Fixed Income Investor Discussion Pack

For the half year ended 31 December 2024

Commonwealth Bank of Australia

Important information

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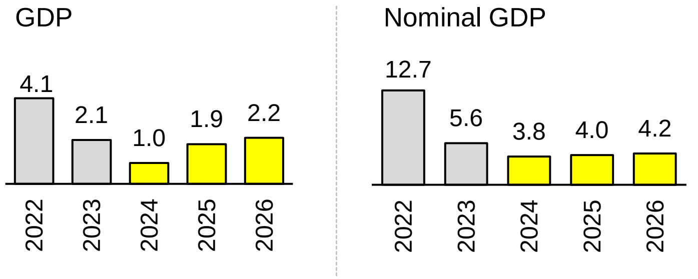
The release of this announcement was authorised by the Board.

Key Australian economic indicators (December CY)[1]

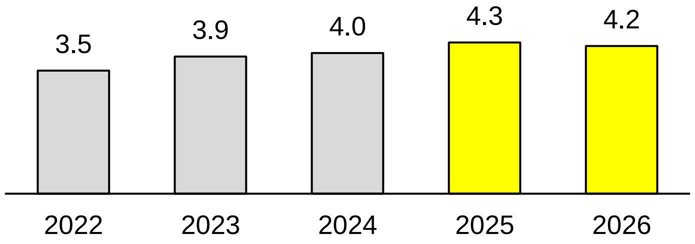
GDP %

Calendar year average



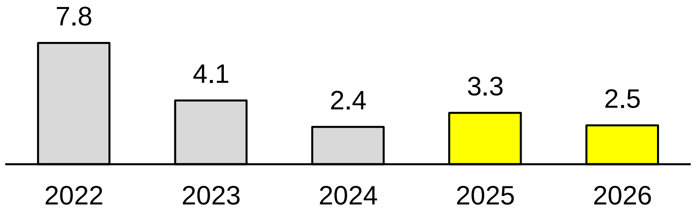
Unemployment rate %

Year on year, December quarter

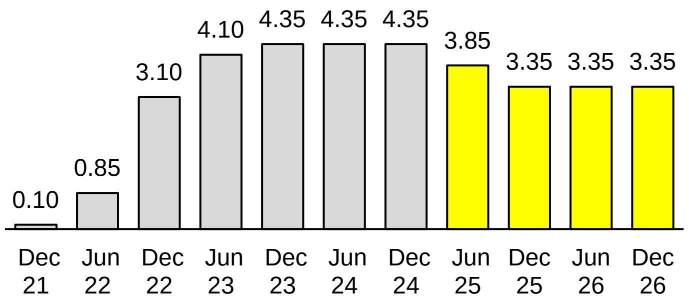


Headline CPI %

December quarter average

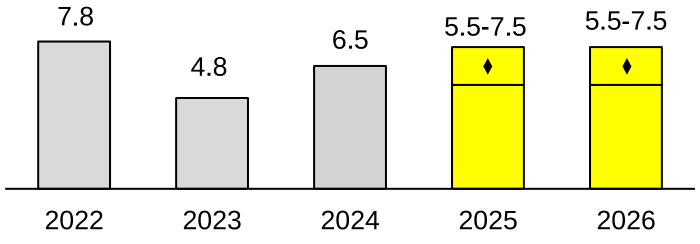


Cash rate %



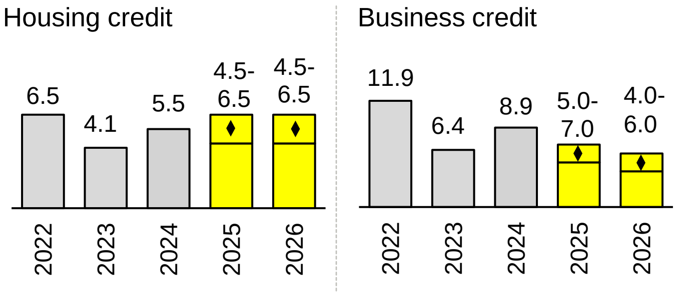
Total credit growth %

12 months to December



Selected credit growth %

12 months to December



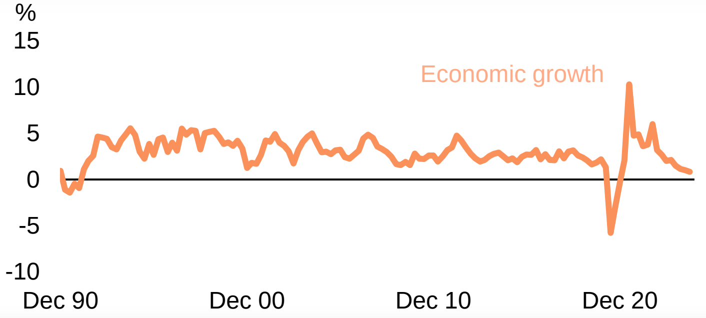
Actual   Forecast, CBA Global Economic & Markets Research

1. Source: ABS, RBA and CBA Global Economic and Markets Research.

The Australian economy

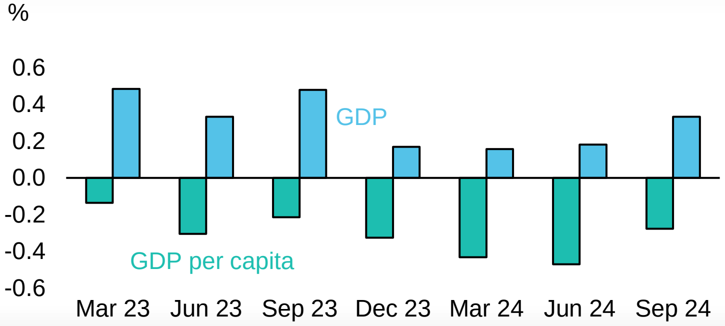
Economic growth below trend but predicted to improve in 2025 as interest rates come down

Annual economic growth slowest in 30 years outside the pandemic period[1]



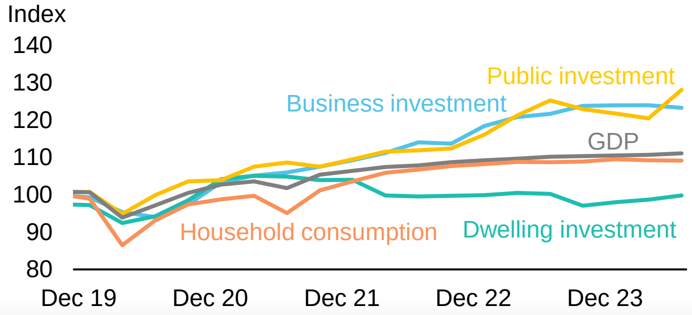
GDP per capita has fallen for seven quarters[1]

Quarterly growth in GDP and GDP per capita



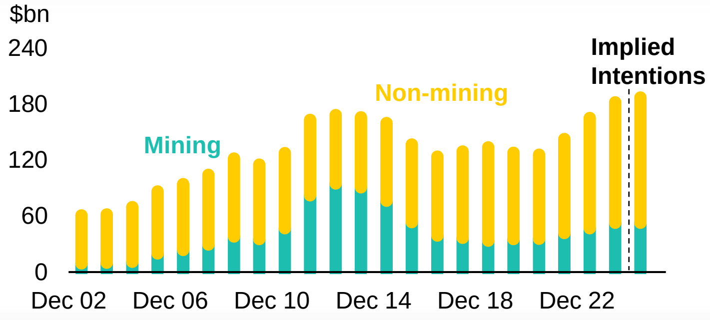
Investment still contributing to growth[1]

GDP drivers, index =100, 2019



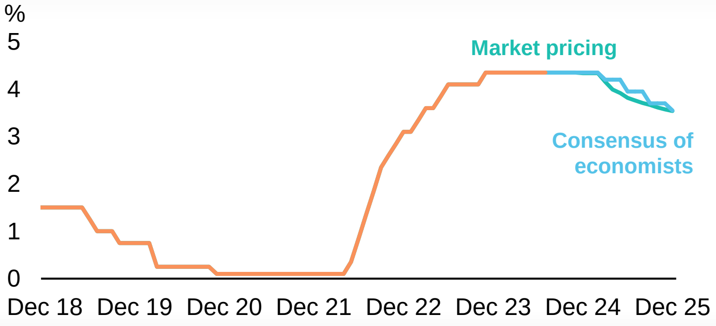
Growth in business investment pipeline slowing[2]

Capex actual spend and intentions



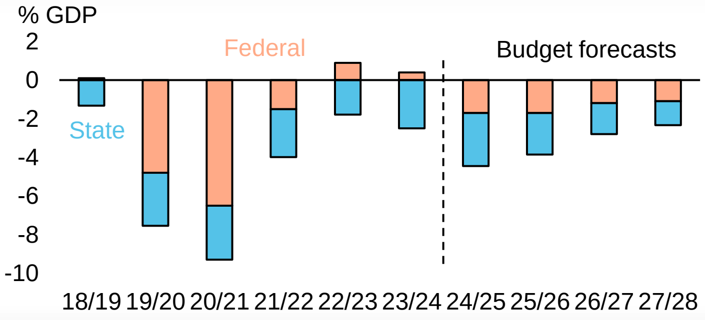
Growth should improve in 2025 on rate cuts[3]

RBA cash rate – consensus forecasts



Fiscal policy supporting economic growth[4]

Federal and state budget balances



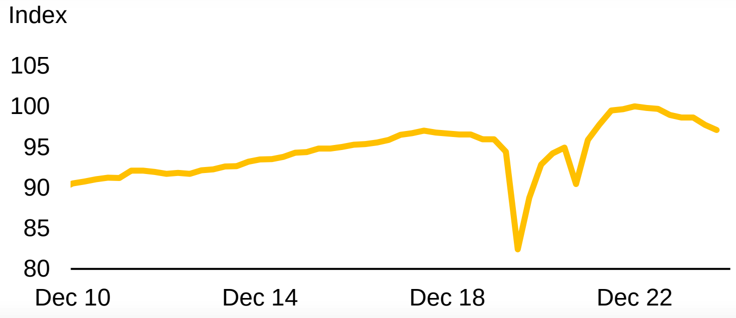
1. Source: ABS. 2. Source: ABS and CBA. 3. Source: CBA and Bloomberg. 4. Source: State and Federal budget papers 2024/25 using NFPS operating balance as % nominal GDP.

The Australian economy

Consumer spending growth weak in 2024, 2025 estimated be better

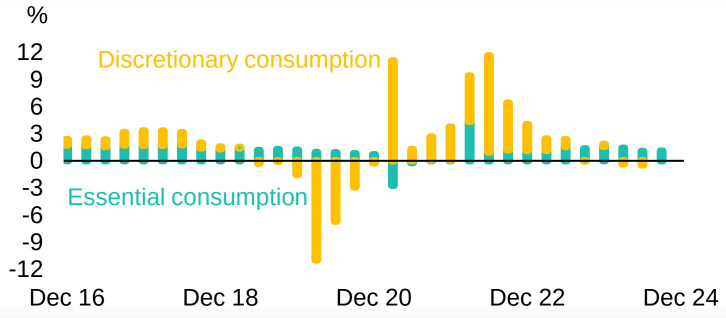
Real per capita consumption has declined[1]

Real household consumption (index = 100, Q4 19)



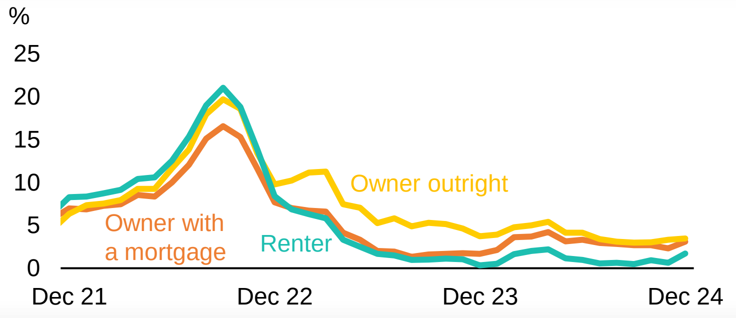
Consumers have wound back discretionary spend[1]

Household consumption (annual growth contribution)



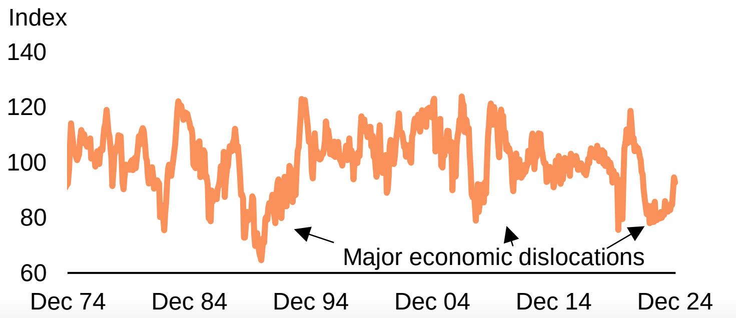
Renters feeling the pain[2]

Per capita household consumption (annual growth smoothed)



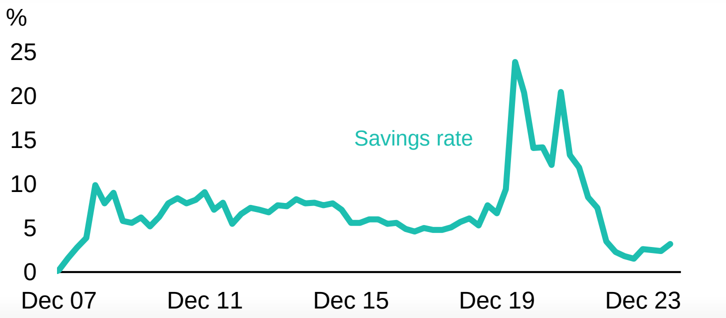
Consumer sentiment has lifted but still weak[3]

Consumer sentiment index



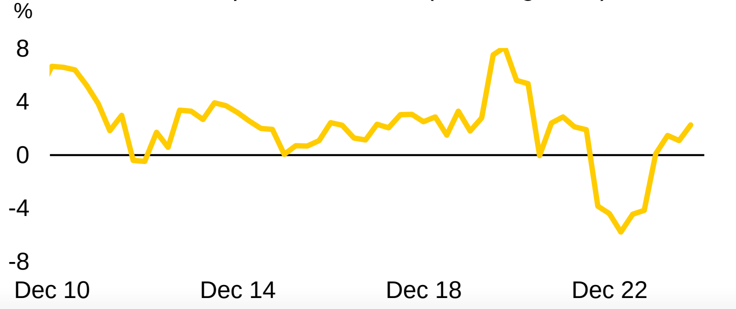
Household savings rate below average but rising[1]

Household savings rate



As real household disposable income growth has improved[1]

Real household disposable income (annual growth)

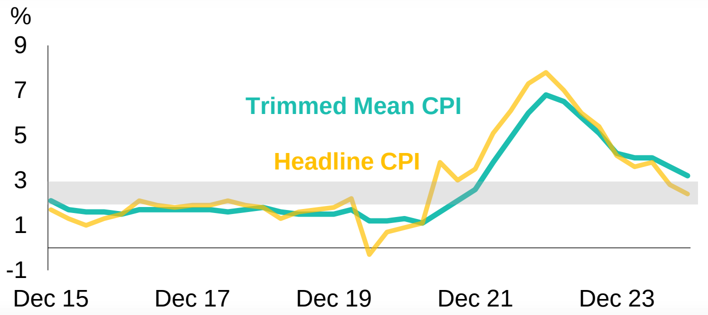


1. Source: ABS. 2. Source: CBA Household Spending Insights. 3. Source: Westpac / Melbourne Institute.

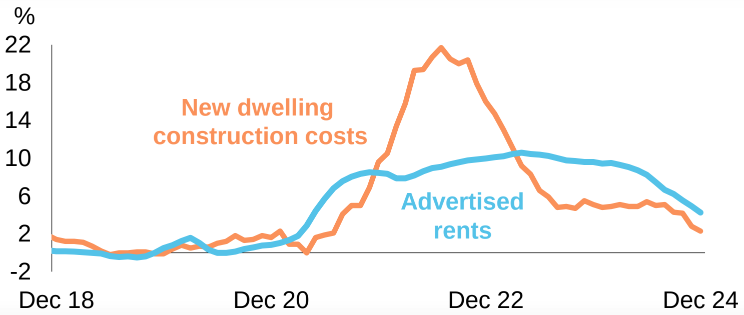
The Australian economy

Underlying inflation moving back towards the target, labour market remains solid

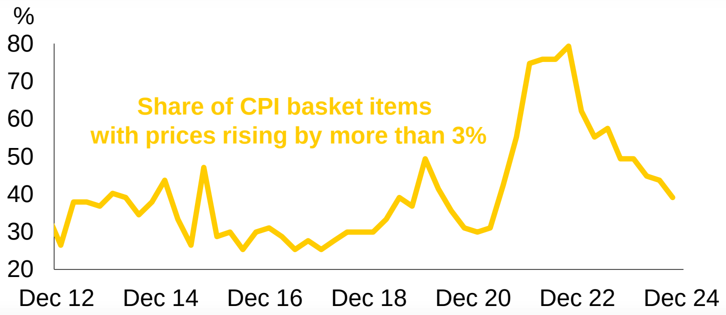
Headline inflation in target[1]
Inflation (annual change)



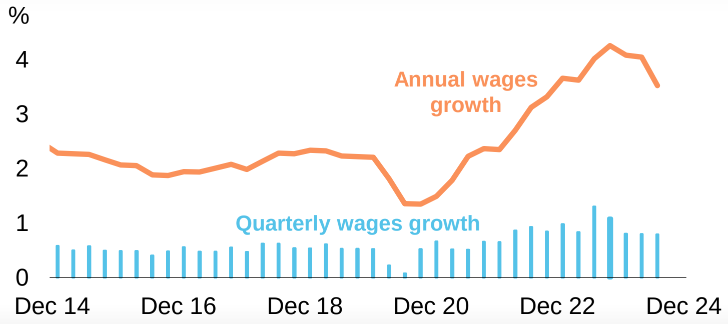
Housing inflation moderating[2]
Inflation (annual change)



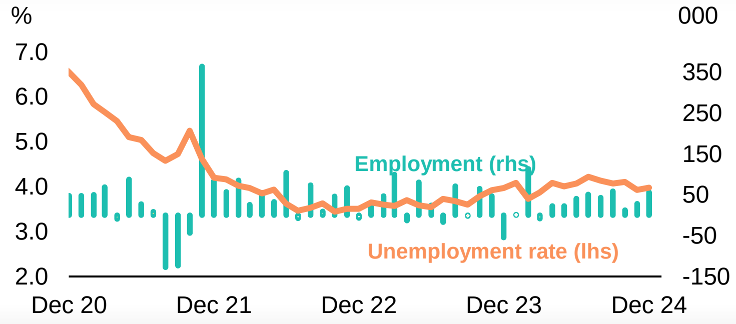
Falling share of prices rising by more than 3%[3]
Inflation (annual change)



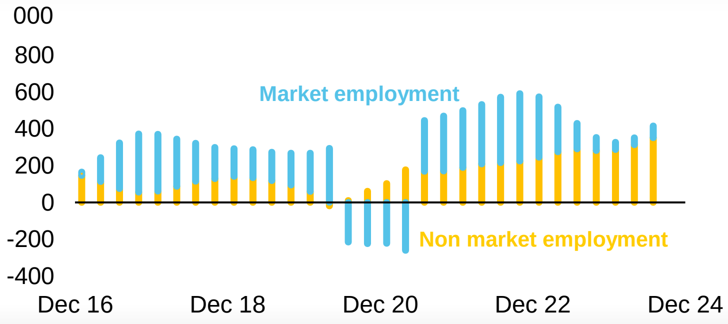
Wages growth moderating[1]
Wage Price Index (annual change)



Despite a tight labour market[3]
Employment change and unemployment rate



Underpinned by a large lift in non-market jobs[3]
Employment change by market and non-market sector[4]



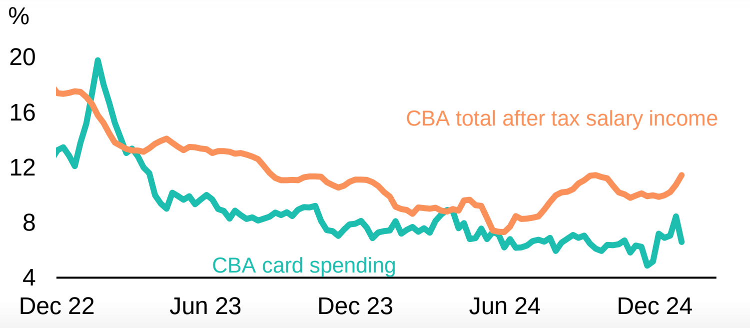
1. Source: ABS. 2. Source: ABS and CoreLogic. 3. Source: ABS and CBA. 4. Non-market sector includes health, education and public administration.

The Australian economy

Risks remain

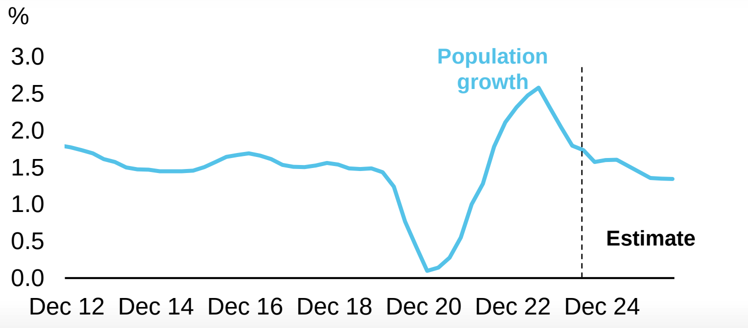
Spending has room to lift given income growth[1]

CBA card spend and income growth (annual change)



Population growth slowing, but still high[2]

Population growth (with CBA forecast)

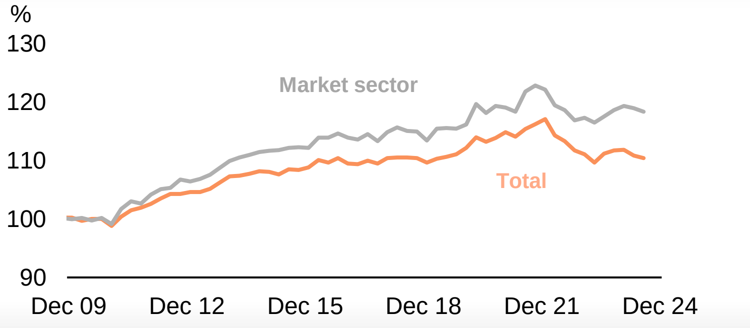


Australian dollar has fallen[3]

AUD vs USD and trade weighted index (TWI)

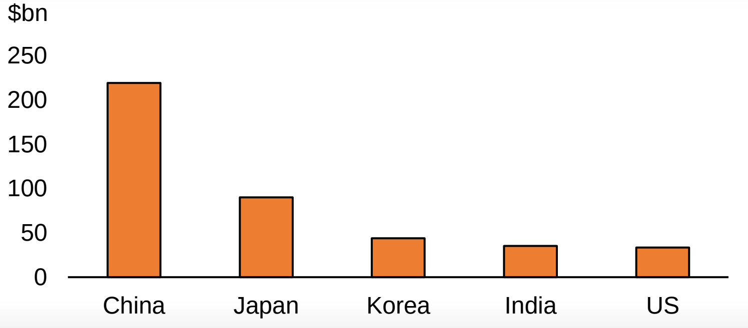
Productivity challenges remain[4]

GDP per hour worked, (2010=100)



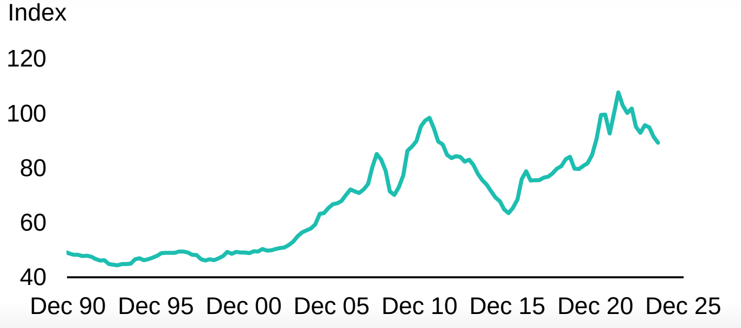
Global trade tensions a key risk[5]

Australia key export markets



Commodity prices staying lower but still elevated[4]

Terms of trade index



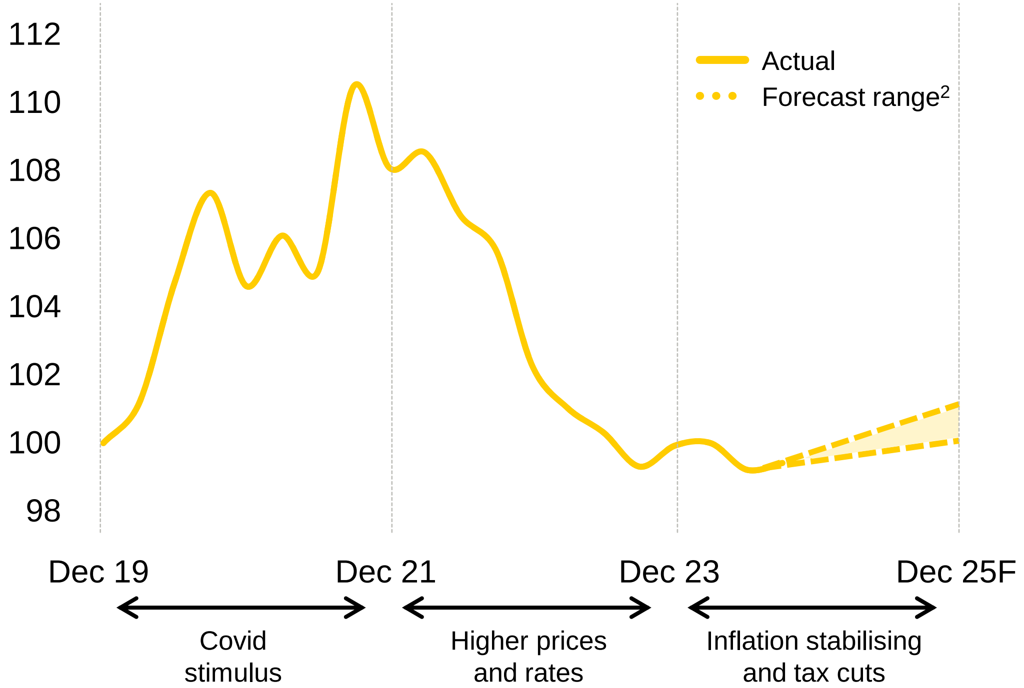
1. Source: CBA. 2. Source: CBA and ABS. 3. Source: Bloomberg. 4. Source: ABS. 5. Source: DFAT.

Some relief for stretched households

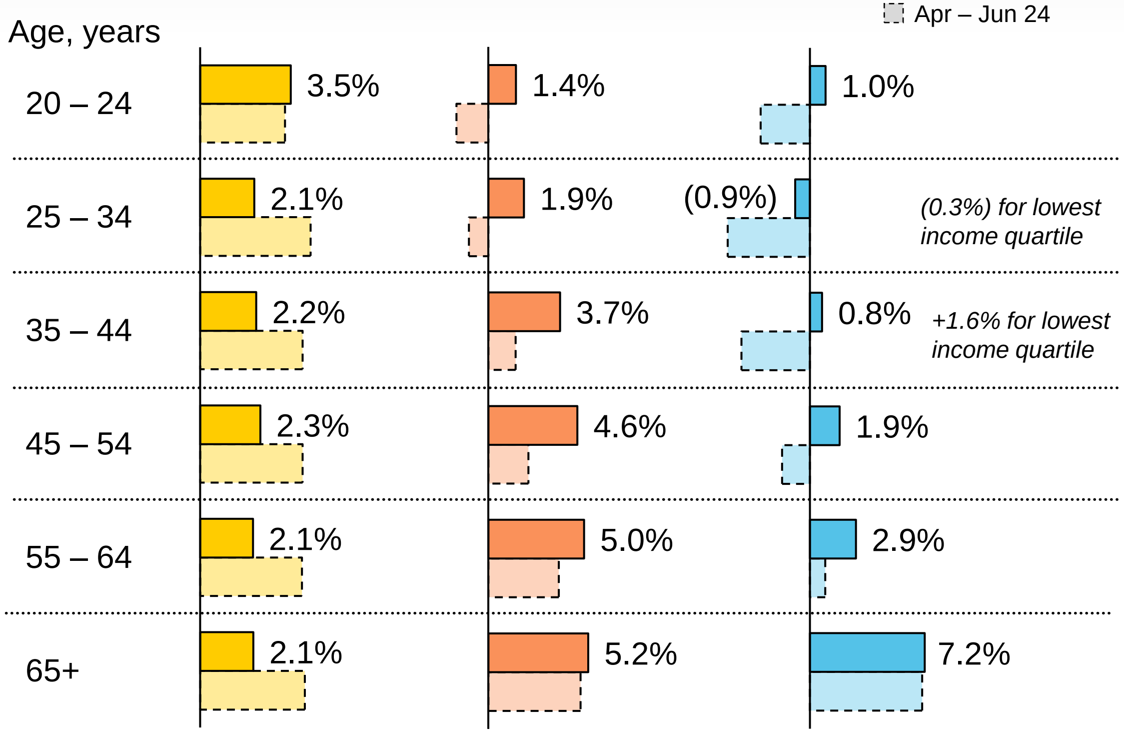
Disposable income stabilised – consumption more evenly distributed

Disposable income

Real household disposable income[1]
Per capita – indexed to Dec 19



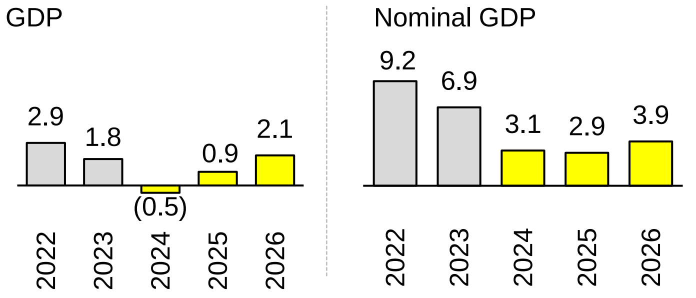
Spending[3,4] / Saving[3,5]



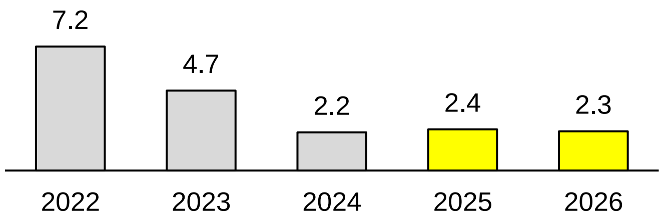
1. Sources: ABS and RBA. 2. Forecast based on RBA total real household disposable income growth projection and estimates for population growth. 3. Per customer. For spending 13 weeks to end of quarter, for saving the average balance as at end of quarter. Consistently active card customers and CBA branded products only. 4. Spending based on consumer debit and credit card transactions data (excluding StepPay). 5. Includes all forms of deposit accounts (transaction, savings and term) and home loan offset and redraw balances. Trimmed mean excluding top and bottom 5% of customers within each age band. Income quartile calculated across all ages based on customers with income payments to CBA accounts in the 13 weeks to 29 December 2024, considering salary, wages and government benefits.

Key New Zealand economic indicators (December CY)[1]

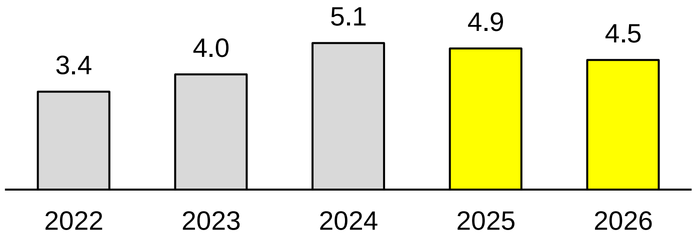
GDP %
Calendar year average



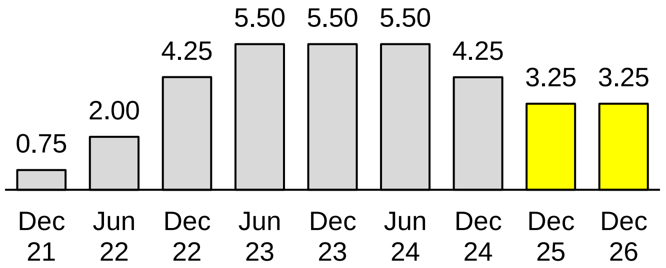
CPI %
Year on year, December quarter



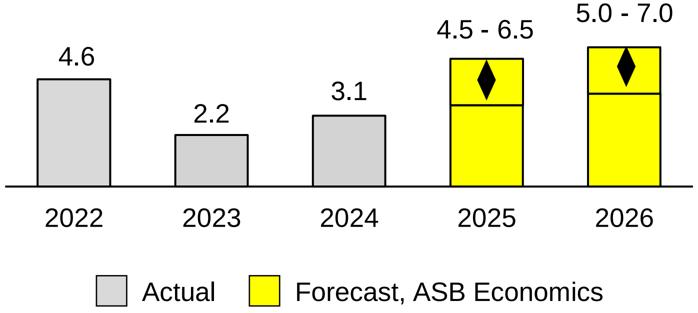
Unemployment rate %
December quarter average



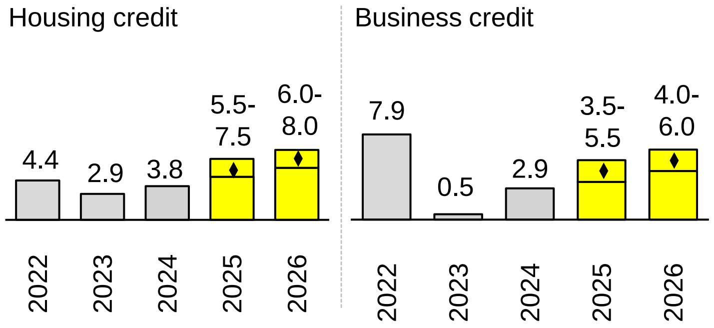
Cash rate %



Total credit growth %
12 months to December



Selected credit growth %
12 months to December



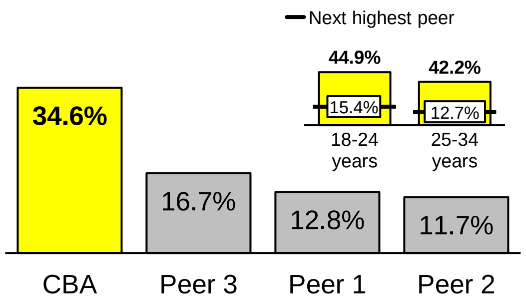
1. Source: Statistics NZ, RBNZ and ASB Economics.

Summary

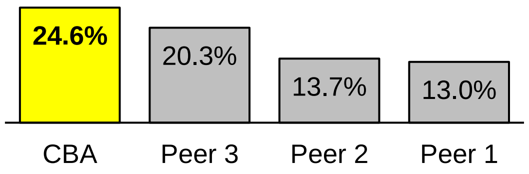
Why CBA?

Leading franchise – strong balance sheet settings – supports sustainable shareholder returns

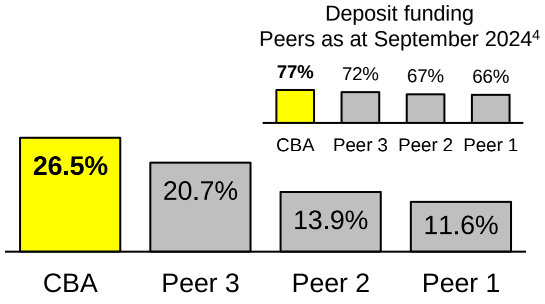
Retail MFI share[1]



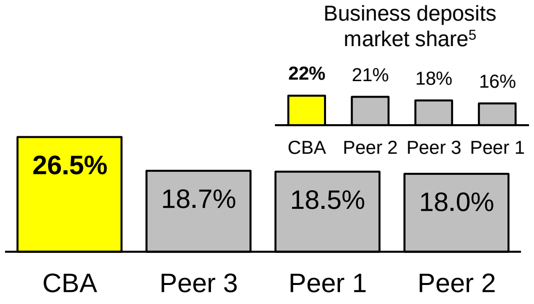
Home lending share[2]



Household deposits share[3]



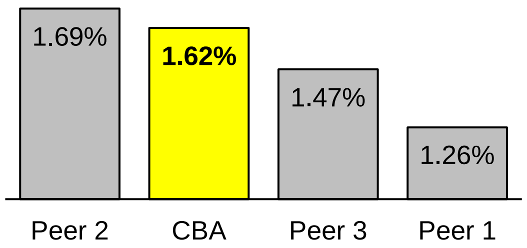
Business MFI share[1]



Provisioning

Total provision coverage to Credit RWA[6]

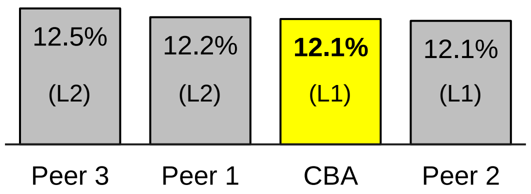
Peers as at September 2024



CET1 capital

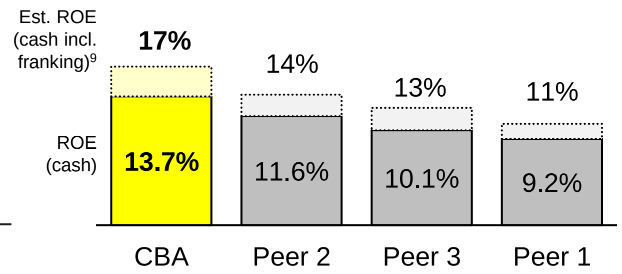
Capital binding constraint[7]

Peers as at September 2024



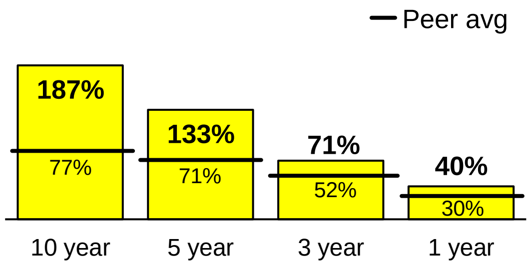
ROE (cash)[8]

Peers as at September 2024



Shareholder returns

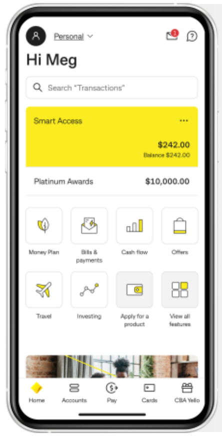
Total shareholder return[10]



1. Refer to glossary at the back of this presentation for further details. 2. CBA source: RBA Lending and Credit Aggregates. Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. 3. Source: APRA MADIS. 4. Calculated as total customer deposits divided by total funding excluding equity. Includes central bank and interbank deposits (31 December 2024: $17.7 billion) previously classified as short-term wholesale funding. Peer data as derived from publicly available disclosures. 5. Source: APRA Deposits to non-financial businesses. 6. Total provisions divided by credit risk weighted assets. 7. Binding constraint is the lower of Level 1 and Level 2 CET1 capital ratio. 8. Return on equity (ROE) on a cash or cash equivalent continuing operations basis over average ordinary equity. Peer ROE are for the six months to September 2024 and CBA ROE is for the six months to December 2024. 9. Estimated ROE (cash) including the benefit from franking credits which is recognised as 70% of the Australian tax generated in FY24 for peer banks, and in 2H24 and 1H25 for CBA. 10. Source: Bloomberg. Total shareholder return as at 31 December 2024, compared to average of major peer banks.

Global best digital experiences

Our market leading digital ecosystem - CommBank app 5.0 and CommBank Yello



CommBank app

Simpler, more personalised app experience

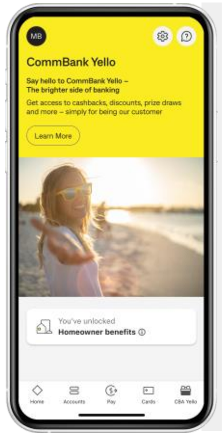
- Personalised, dynamic navigation
- Enhanced search functionality, easy to find features
- Access to share trading via CommSec integration
- Easy switching to business profile
- Personalised content discovery
- Faster login experience

Australia's best banking app[2]

8.8 million
active app users
+7% vs Dec 23[3]

>12.3 million
Daily logins to the CommBank app[6]

37%
CommSec accounts opened via the CommBank app[7]



CommBank Yello

Rewarding our customers, highly personalised

- Australian banking first
- Recognises and rewards breadth of customer relationship
- Combines customer insights and leading AI capability
- Highly personalised offers and rewards
- Creating value for retail and merchant customers
- Launched CommBank Yello for Business[1]

>6.4 million
customers engaging with CommBank Yello[4]

2x more
logins to CommBank app by CommBank Yello engaged customers[5]

>1,600
unique offers shared with customers[8]

>$80 million
in benefits delivered to customers through CommBank Yello[9]

Bank of the Year – Digital Banking
15 years in a row[2]

Best Digital Consumer Bank (Major)
6 years in a row[10]

Most Innovative Major Consumer Bank
6 years in a row[10]

1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Refer to sources, glossary and notes at the back of this presentation for further details.

Supporting our customers and communities

Delivering better outcomes

Supporting customers

- Focus on supporting our customers with cost of living pressures
- Provided more than 65,000 tailored payment arrangements for customers most in need of support[1]
- More than 3 million customers using digital money management tools monthly to manage their finances[2]
- Maintained commitment to regional branch footprint supporting regional jobs and communities[3]

Protecting communities

- Invested $450 million to protect our customers against fraud, scams, and financial and cyber crime[4]
- Reduced customer scam losses by more than 70% over two years[5]
- Identified and alerted customers of suspicious transactions, leveraging AI; 18k alerts sent per day, up 6x[6]
- NameCheck used more than 80 million times, preventing $650 million mistaken and scam payments[7]

Strengthening Australia

- Lent $21 billion[8] to businesses to help them grow; helped more than 70,000 households buy a home[9]
- Paid over $11 billion in interest to Australian savers[9]
- Further strengthened our balance sheet to help support customers & financial stability
- Returned $4 billion to shareholders, benefitting over 13 million Australians[10,11]

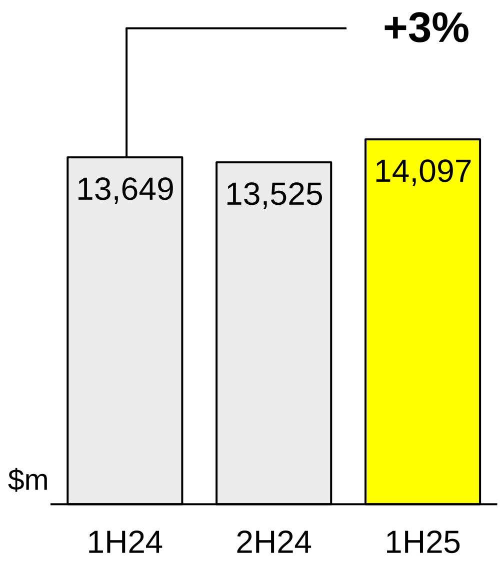
1. Payment arrangements in 1H25, defined at account level. 2. Average monthly unique customers who engaged with one of our money management features in the CommBank app in 1H25. Money management features include Money Plan, Bill Sense, Category Budgets, Cash Flow View, Goal Tracker, Credit Score and Smart Savings. 3. Previous commitment to keep all regional branches open until at least the end of 2026, recently extended to mid-2027. 4. Includes expenditure on operational processes and upgrading functionalities in 1H25. 5. 1H25 vs 1H23. 6. Reflects the monthly average suspicious card transaction alerts to customers through two-way push notifications sent during 1H25 vs 1H24. 7. Via NetBank and CommBank app from July 2023 to December 2024. 8. Business Bank business lending, new funding and drawdowns in 1H25. 9. 1H25. 10. Includes 2H24 dividend and 1H25 buy-back. 11. Refer to sources, glossary and notes at the back of this presentation for further details.

Financials[1]

Cash NPAT up 2% - disciplined approach, underlying margin stable - higher expenses

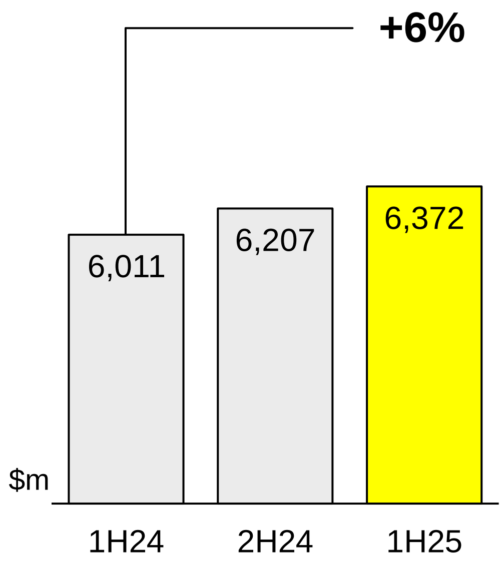
Operating income

Disciplined approach to volume growth with stable underlying margin



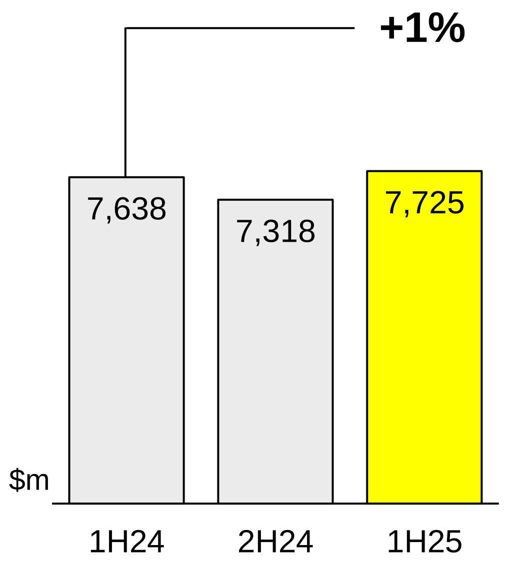
Operating expenses

Inflation and increased investment in technology and frontline



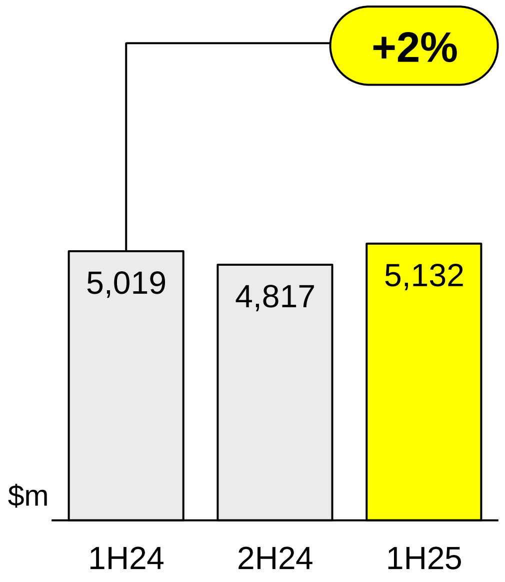
Pre-provision profit

Higher operating income and growth in operating expenses



Cash NPAT

Lower loan impairment expense



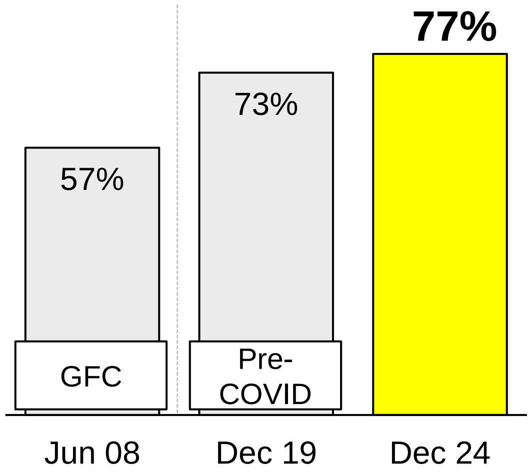
1. Presented on a continuing operations basis.

Balance sheet strength maintained

Long-term, conservative approach – well placed for a range of scenarios

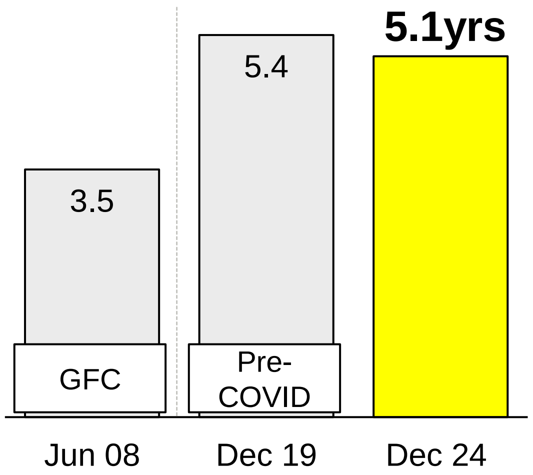
Deposit funding[1]

% of total funding



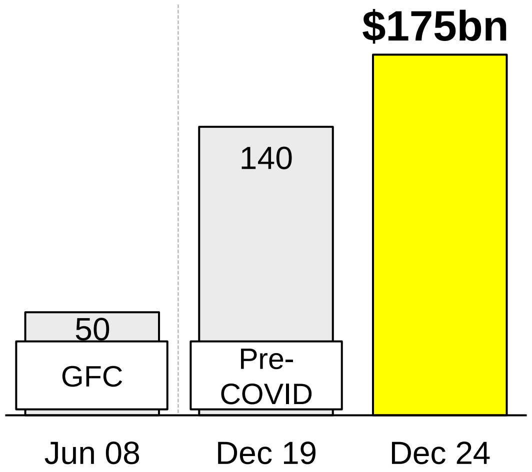
Long-term funding

Weighted average maturity, yrs



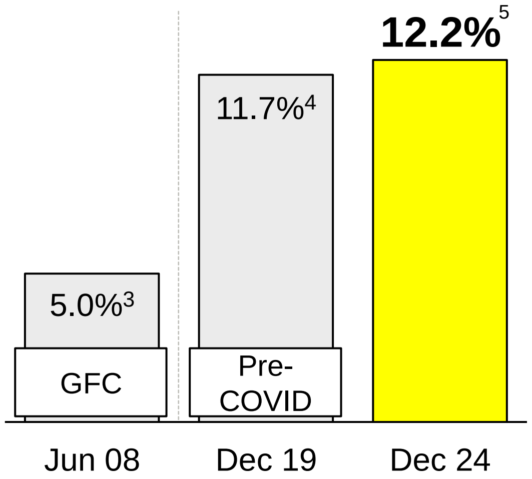
Liquid assets

Average[2], $bn



Capital

CET1 ratio, Level 2



1. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion, 31 December 2019: $19.0 billion and 30 June 2008: $5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 2. Six month average balance as at 30 June 2008, quarterly average balance as at 31 December 2019 and 31 December 2024. 3. Pro-forma CET1 under the capital framework effective until 31 December 2022. 4. Capital framework effective until 31 December 2022. 5. APRA's revised capital framework effective from 1 January 2023.

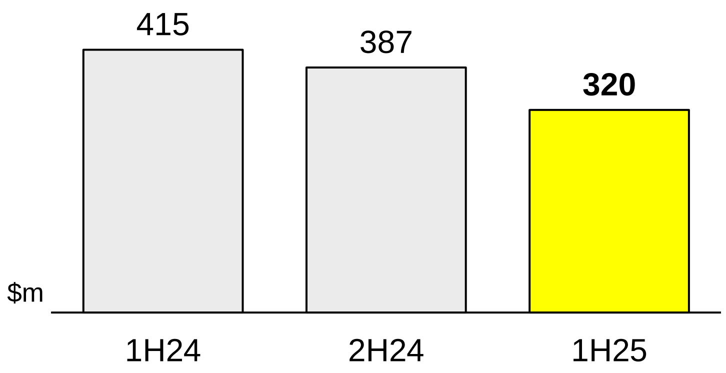
Credit risk

Low impairment expense - arrears broadly stable, lower corporate TNPE – sound credit quality

Loan impairment expense

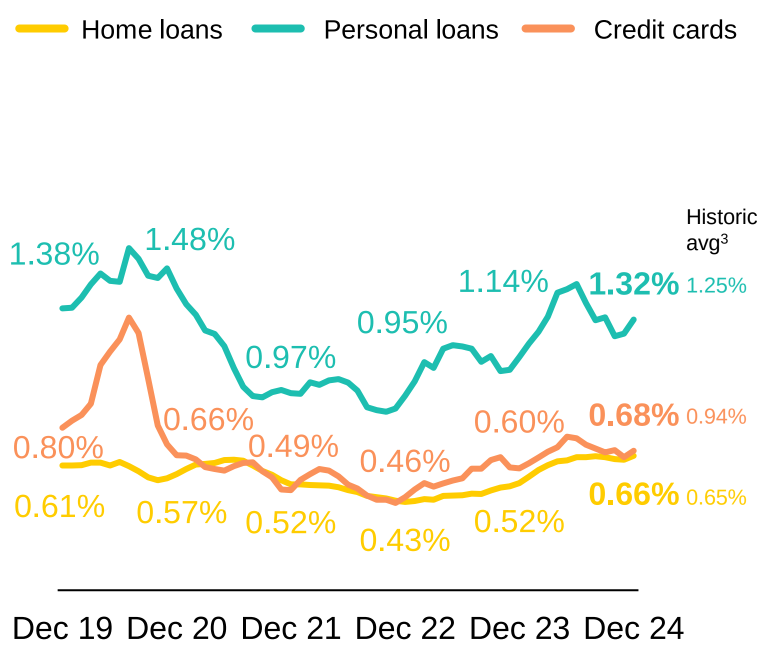
Loan loss rate, bpts[1]

	1H24	2H24	1H25
Consumer	7	4	3
Corporate	13	19	16
Total	**9**	**8**	**7**



Arrears[2]

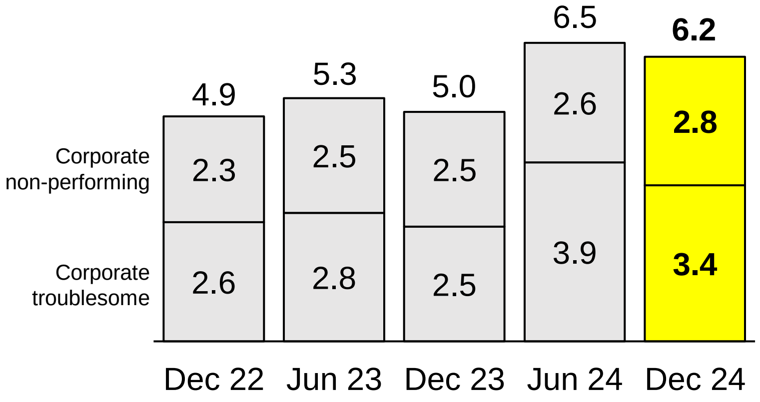
90+ days



Troublesome & non-performing exposures[4]

Corporate, $bn

% of TCE:	0.80%	0.85%	0.80%	1.11%	**1.01%**



1. Loan impairment expense as a percentage of average Gross loans and acceptances (bpts) annualised. 2. Group consumer arrears including New Zealand. 3. Historic average from August 2008 to June 2023. 4. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management.* Corporate troublesome exposures are defined as exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.

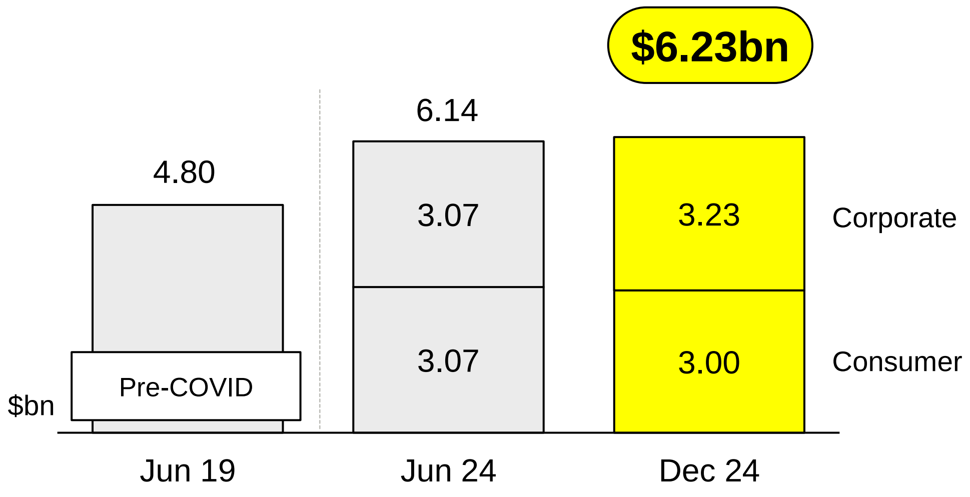
Provisioning[1]

Strong provision coverage retained – loan loss provisions broadly stable

Total credit provisions

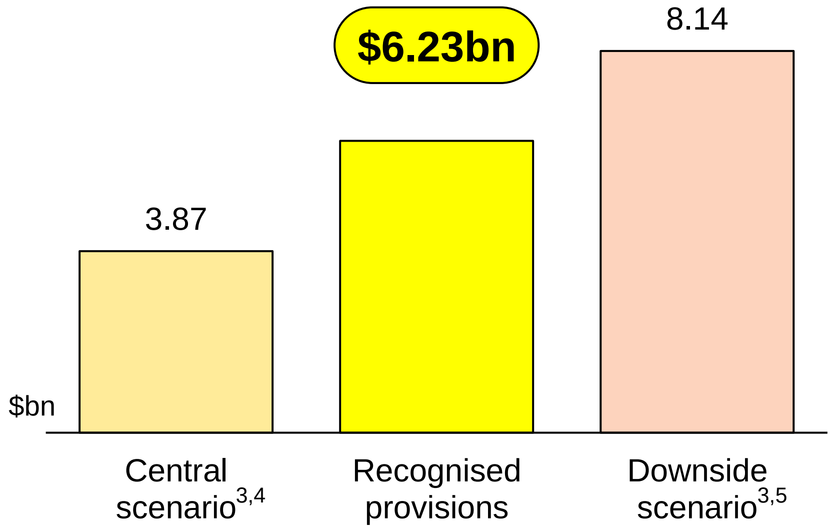
$bn

TP/CRWA:	1.29%	1.66%[2]	**1.62%[2]**



Provisions and scenarios

Dec 24

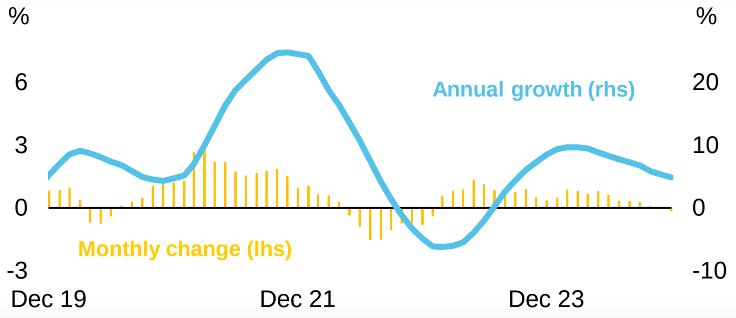


1. The Group uses four alternative macroeconomic scenarios to reflect a range of possible future outcomes in estimating the Expected Credit Loss (ECL) for significant portfolios, scenarios are updated based on changes in both the macroeconomic and geopolitical environment. 2. Revised APRA capital framework effective from 1 January 2023. 3. Assuming 100% weighting holding all assumptions including forward-looking adjustments constant and includes individually assessed provisions. 4. Central scenario is based on the Group's internal economic forecasts and market consensus as well as other assumptions used in business planning and forecasting. 5. The downside scenario contemplates the potential impact of possible, but less likely, adverse macroeconomic conditions, resulting from significant inflationary pressures which leads to disorderly asset price declines, a sharp increase in credit spreads, corporate defaults and high unemployment. This is exacerbated by a breakdown in global trade and compounded by geopolitical risks. The scenario also reflects the potential macroeconomic impacts of climate risk from a severe drought in Australia, through a decline in house prices, higher unemployment as well as weaker growth.

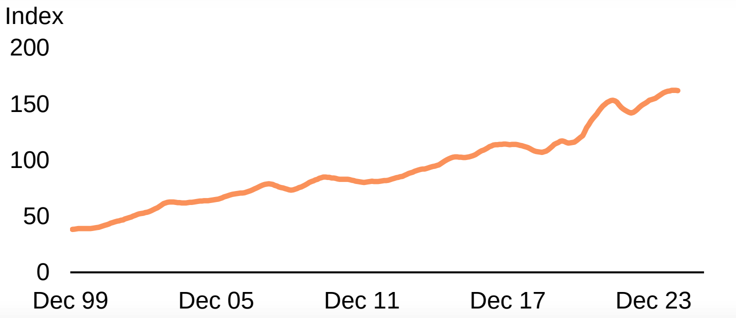
Housing sector

Higher house prices as supply is constrained

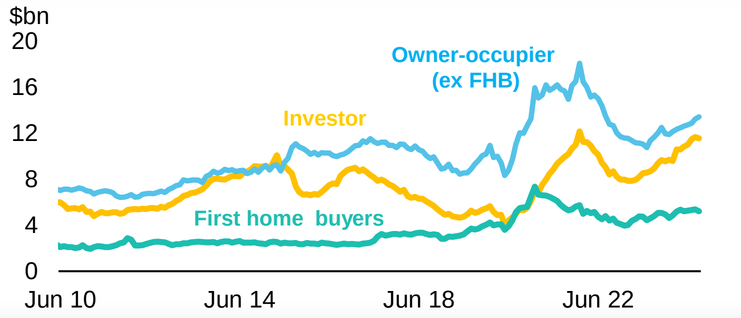
National home price growth has stalled[1]
Dwelling prices (8 capital cities)



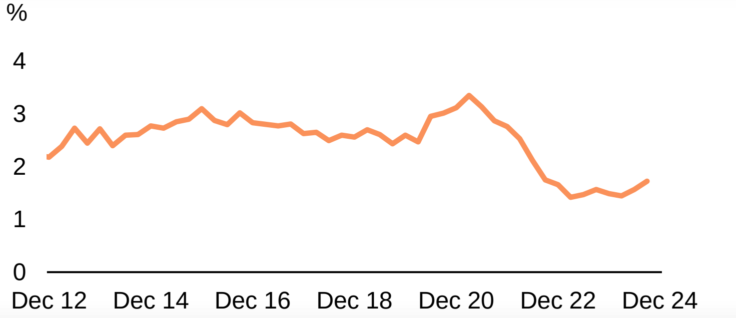
After prices reached fresh record highs[1]
Dwelling prices (8 capital cities)



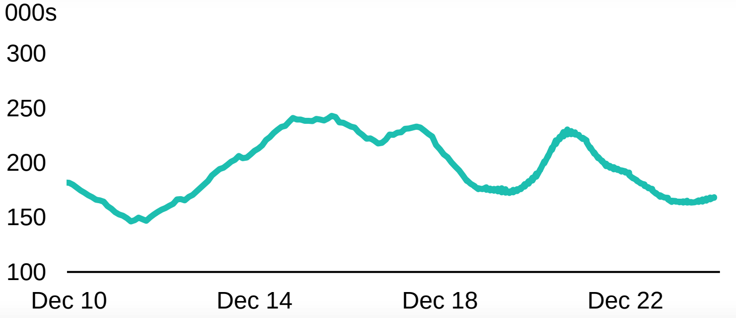
New lending has been robust[2]
Housing loan approvals (excluding refinancing)



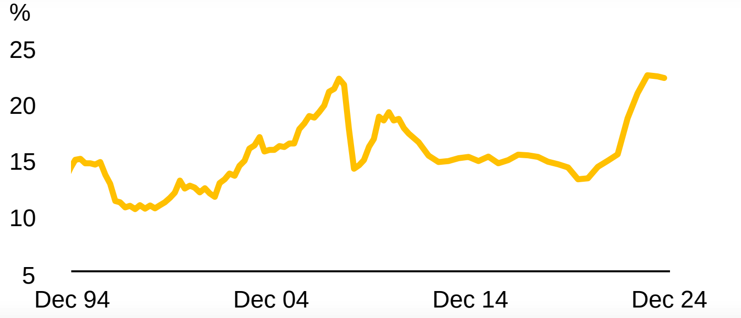
Low (but rising) vacancy rates[3]
Rental vacancy rate (8 capital city average)



Some improvement in supply outlook[2]
Building approvals rolling annual total



Housing has become less affordable[4]
Percent of pre-tax income directed to mortgages



1. Source: CoreLogic. 2. Source: ABS. 3. Source: REIA. 4. Source: RBA, ABS, APRA and CBA. Dual average full-time income household buying median priced dwelling.

Home loans – CBA[1]

A disciplined approach to portfolio quality, growth and sustainable returns

Portfolio[1]	Dec 23	Jun 24	Dec 24
Total balances – spot ($bn)	582	596	**616**
Total balances – average ($bn)	580	587	**605**
Total accounts (m)	1.9	1.9	**1.9**
Variable rate (%)	81	87	**91**
Owner occupied (%)	70	70	**69**
Investment (%)	29	29	**30**
Line of credit (%)	1	1	**1**
Proprietary (%)[2]	54	54	**54**
Broker (%)[2]	46	46	**46**
Interest only (%)[2,3]	10	10	**11**
Lenders' mortgage insurance (%)[2]	16	15	**14**
Mortgagee in possession (bpts)[2]	2	2	**1**
Negative equity (%)[2,4]	1.1	0.8	**0.8**
Annualised loss rate (bpts)[2]	1	0	**0**
Portfolio dynamic LVR (%)[2,5]	45	43	**42**
Customers in advance (%)[2,6]	79	80	**81**
Payments in advance incl. offset[2,7]	30	29	**31**
Offset balances – spot ($bn)[2]	75	75	**85**

New business[1]	Dec 23	Jun 24	Dec 24
Total funding ($bn)[8]	67	69	**87**
Average funding size ($'000)[9]	453	457	**490**
Serviceability buffer (%)[10]	3.0	3.0	**3.0**
Variable rate (%)	97	99	**99**
Owner occupied (%)	63	60	**58**
Investment (%)	37	40	**42**
Line of credit (%)	0	0	**0**
Proprietary (%)[2]	57	54	**54**
Broker (%)[2]	43	46	**46**
Interest only (%)[11]	24	24	**24**
Lenders' mortgage insurance (%)[2]	8	7	**6**

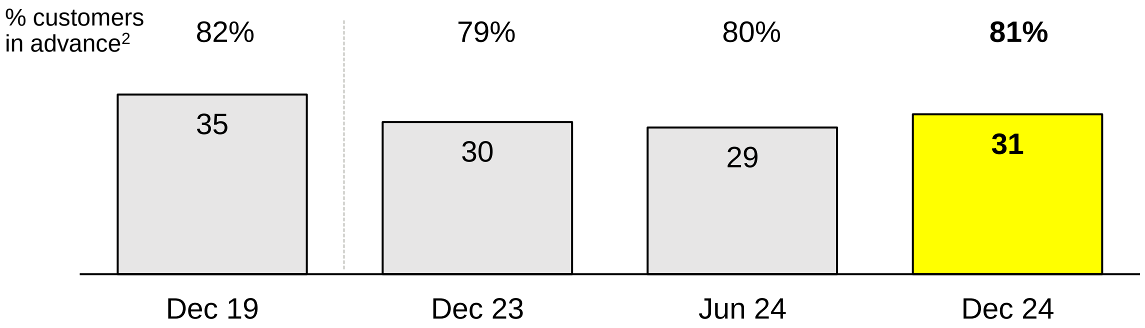
1. All portfolio and new business metrics are based on balances and funding respectively, unless stated otherwise. All new business metrics are based on 6 months to December 2023, June 2024 and December 2024. CBA including Bankwest. Excludes ASB.
2. Excludes Residential Mortgage Group.
3. Excludes Viridian Line of Credit.
4. Negative equity arises when the outstanding loan balance (less offset balances) exceeds updated house value. Based on outstanding balances, taking into account both cross-collateralisation and offset balances. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, Residential Mortgage Group and Unloan.
5. Dynamic LVR defined as current balance/current valuation.
6. Any amount ahead of monthly minimum repayment; includes offset facilities.
7. Average number of monthly payments ahead of scheduled repayments.
8. Gross funding includes internal refinancing and top-ups, Viridian Line of Credit and Residential Mortgage Group.
9. Average funding size defined as funded amount/number of funded accounts. Excludes Residential Mortgage Group.
10. Serviceability test based on the higher of the customer rate plus an interest rate buffer or minimum floor rate.
11. Based on the APRA definition of Interest only reporting, inclusive of construction loans.

Home loans – resilience[1]

Higher savings buffers and improved DLVR from higher house prices – arrears stable

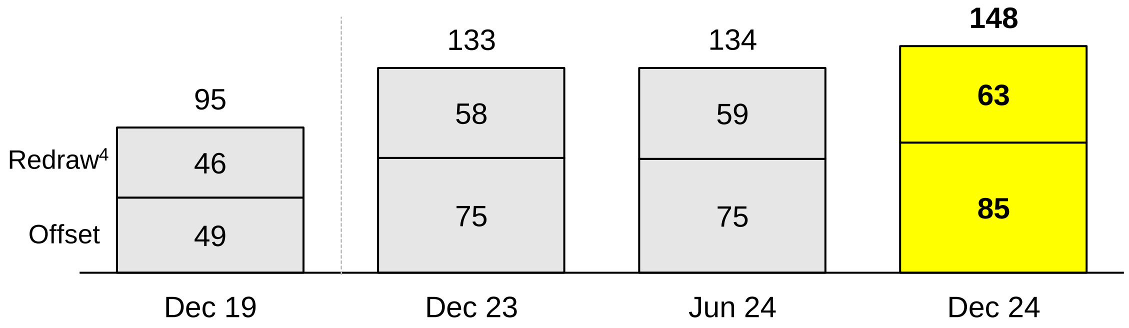
Average payments in advance[2,3]

of payments



Offset and redraw balances

$bn



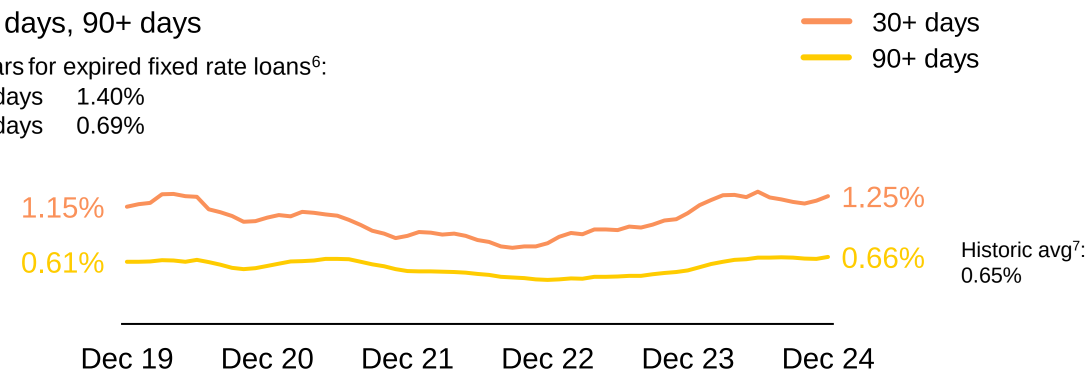
Home loan arrears[5]

30+ days, 90+ days

Arrears for expired fixed rate loans[6]:

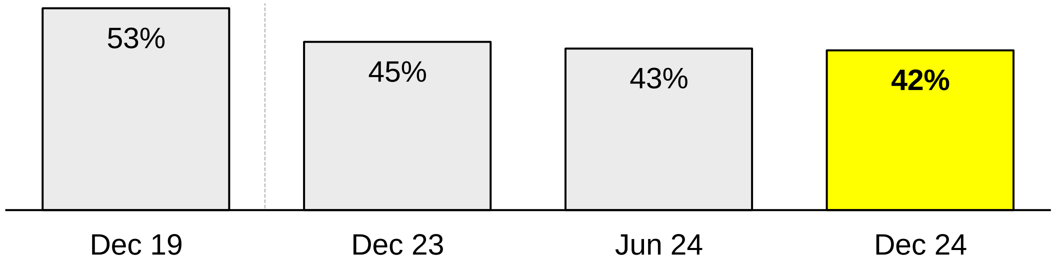
30+ days 1.40%

90+ days 0.69%



Dynamic LVR[8]

Portfolio average



1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loans, and Residential Mortgage Group and Unloan, unless otherwise stated. 2. Any amount ahead of monthly minimum repayment; includes offset balances. 3. Average number of monthly payments ahead of scheduled repayments. 4. Redraw balances represent the value of all payments in advance (payments ahead of scheduled repayments), excluding offset facilities. 5. Group including New Zealand. 6. Represents arrears for fixed rate loans which expired in the period 1 January 2023 to 31 December 2024. 7. Historic average from August 2008 to June 2023. 8. Taking into account cross-collateralisation. Offset balances not considered.

Total committed exposure[1,2]

Close monitoring of key sectors

	TCE ($bn)			TNPE ($bn)			TNPE % of TCE			Provisions % of TCE		
	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24	Dec 23	Jun 24	Dec 24
Government Administration & Defence	206.9	174.5	**175.6**	0.0	0.0	**0.0**	0.0%	0.0%	**0.0%**	0.0%	0.0%	**0.0%**
Finance & Insurance	113.3	98.9	**111.2**	0.1	0.1	**0.0**	0.1%	0.1%	**0.0%**	0.1%	0.1%	**0.1%**
Commercial Property	94.0	94.9	**98.4**	0.6	1.2	**0.7**	0.7%	1.3%	**0.7%**	0.5%	0.5%	**0.4%**
Agriculture & Forestry	31.2	32.5	**33.6**	0.8	1.0	**1.1**	2.5%	3.0%	**3.3%**	0.7%	0.6%	**0.5%**
Transport & Storage	26.1	27.8	**27.4**	0.3	0.4	**0.5**	1.3%	1.6%	**1.8%**	0.6%	0.6%	**0.8%**
Manufacturing	20.4	19.5	**21.6**	0.4	0.6	**0.6**	2.0%	2.9%	**2.8%**	1.4%	1.5%	**1.2%**
Entertainment, Leisure & Tourism	16.6	18.2	**20.1**	0.4	0.4	**0.4**	2.2%	2.2%	**2.1%**	1.5%	1.6%	**1.9%**
Wholesale Trade	17.0	16.8	**18.8**	0.4	0.8	**0.7**	2.3%	4.6%	**3.7%**	1.8%	2.3%	**2.1%**
Electricity, Gas & Water	15.9	15.9	**18.7**	0.0	0.0	**-**	0.1%	0.1%	**0.0%**	0.3%	0.4%	**0.4%**
Business Services	15.4	16.4	**18.1**	0.2	0.3	**0.3**	1.5%	1.8%	**1.8%**	0.8%	1.0%	**1.0%**
Health & Community Services	15.4	15.4	**16.3**	0.4	0.5	**0.3**	2.5%	3.0%	**2.1%**	1.2%	1.5%	**1.5%**
Retail Trade	16.1	15.7	**16.2**	0.3	0.3	**0.5**	1.9%	1.9%	**3.2%**	1.2%	1.2%	**1.4%**
Construction	12.5	13.1	**13.6**	0.7	0.6	**0.6**	5.9%	4.9%	**4.2%**	3.4%	3.0%	**2.8%**
Mining, Oil & Gas	6.8	7.1	**7.2**	0.0	0.0	**0.0**	0.5%	0.5%	**0.3%**	0.8%	0.7%	**0.6%**
Media & Communications	5.5	5.3	**6.1**	0.1	0.1	**0.0**	1.3%	1.4%	**0.7%**	0.5%	0.6%	**0.4%**
Personal & Other Services	3.3	3.5	**4.0**	0.1	0.0	**0.1**	2.0%	1.3%	**1.8%**	0.8%	0.7%	**0.8%**
Education	3.6	3.8	**4.0**	0.0	0.1	**0.1**	1.3%	1.7%	**2.4%**	0.3%	0.4%	**0.5%**
Other	5.4	5.7	**5.6**	0.1	0.1	**0.1**	2.3%	2.2%	**2.3%**	n/a	n/a	n/a
Total	625.4	585.0	**616.5**	5.0	6.5	**6.2**	0.8%	1.1%	**1.0%**	0.5%	0.5%	**0.5%**

Refer separate slides following

1. Refer to glossary at the back of this presentation for further details. 2. Due to rounding, the numbers presented may not sum precisely to the totals provided.

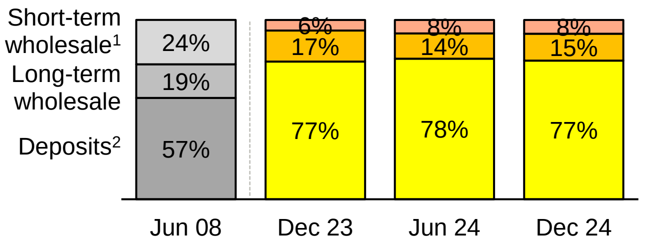
Funding, liquidity & capital

Funding overview

Long-term conservative funding settings maintained

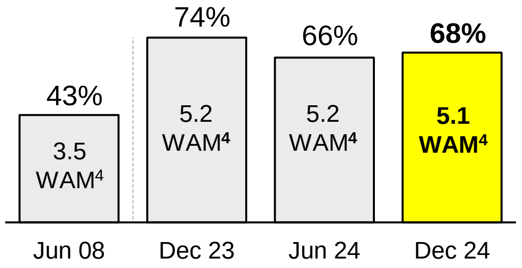
Funding composition

% of total funding



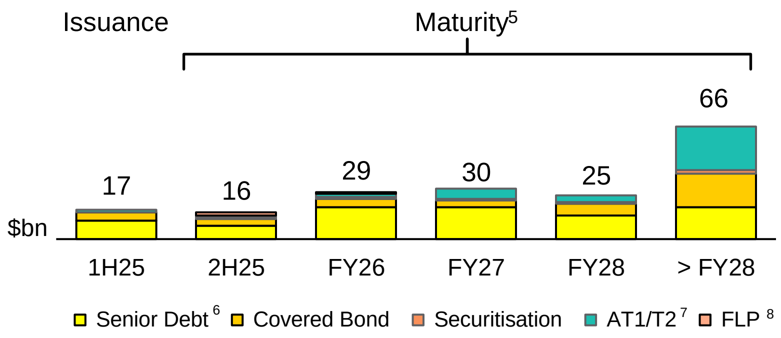
Wholesale funding[2,3]

Long-term as % of total wholesale funding

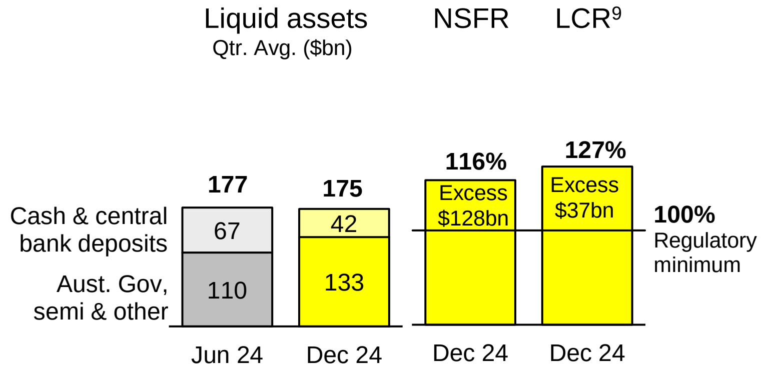


Funding profile

$bn

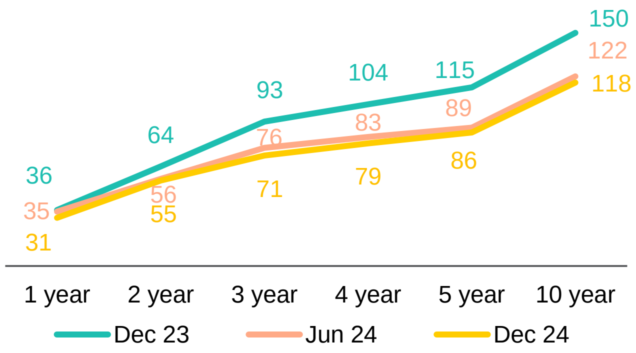


Liquidity metrics



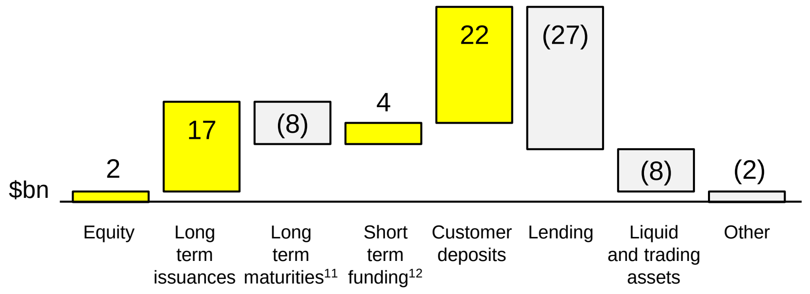
Indicative wholesale funding costs[10]

bpts



Sources and uses of funds

6 months to December 24



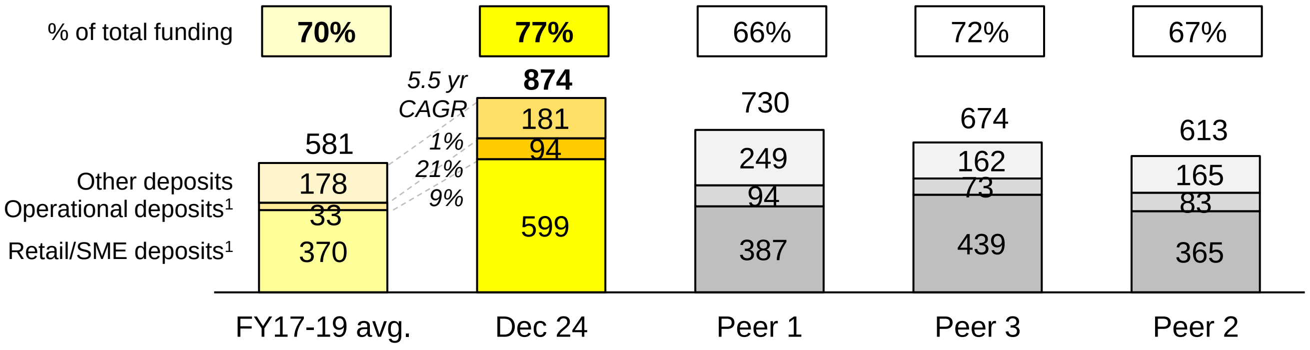
1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. Refer to sources, glossary and notes at the back of this presentation for further details.

Deposit funding

Highest share of stable customer deposits in Australia – 77% deposit funded

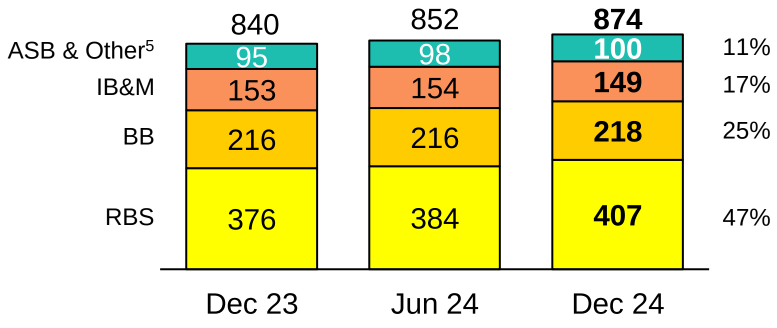
Customer deposits vs peers[1]

$bn



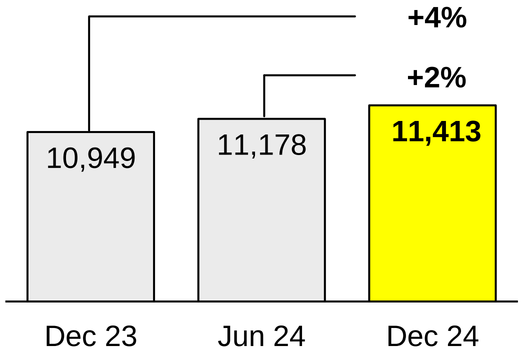
Customer deposits by segment[4,5]

$bn



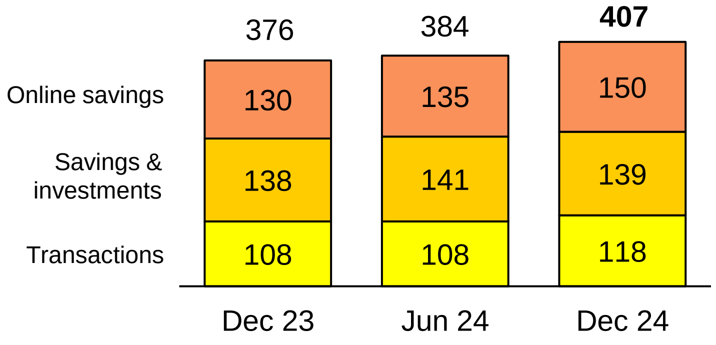
Retail transaction accounts[2]

Total accounts #, '000



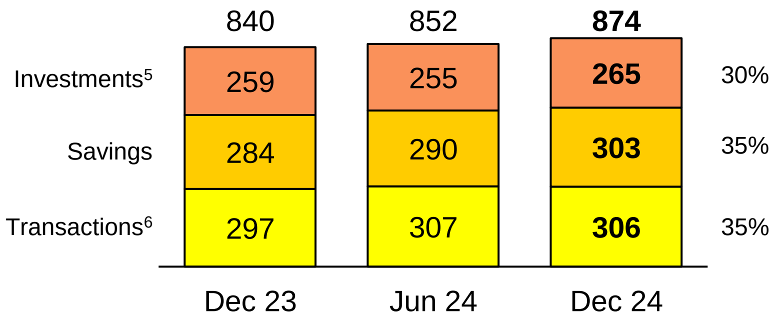
Retail deposit mix[3]

($bn)



Customer deposits by product[4,5]

$bn

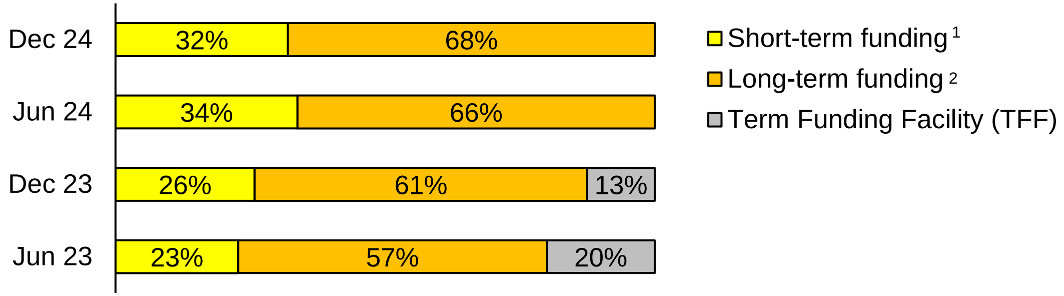


1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

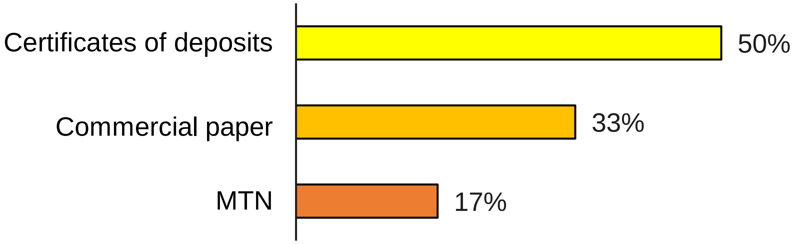
Wholesale funding

Wholesale funding diversified across differing products, currencies and tenor

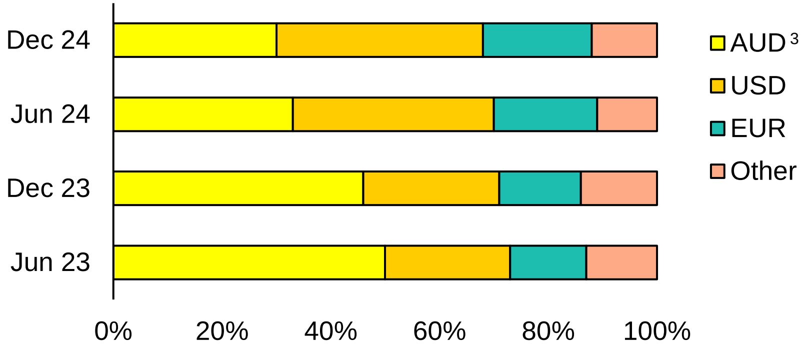
Portfolio mix



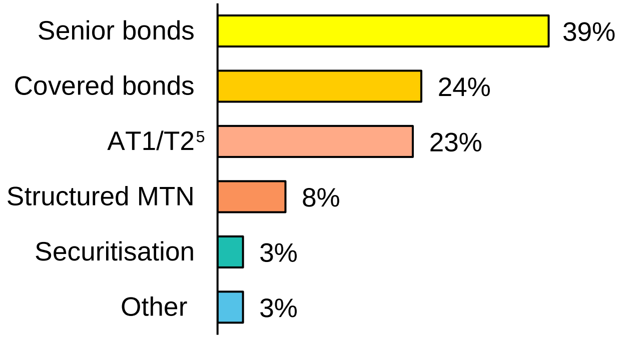
Short-term funding by product[4]



Long-term funding by currency



Long-term funding by product[4]

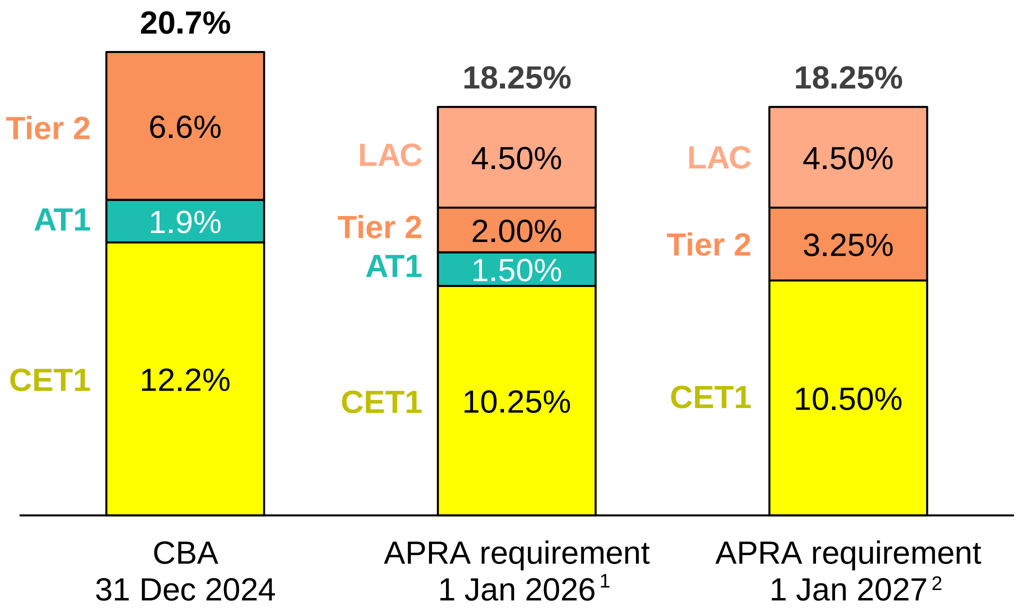


1. Excludes short-term collateral deposits, and central bank and interbank deposits (December 2024 $17.7 billion; June 2024: $17.4 billion; December 2023: $15.2 billion; June 2023: $13.4 billion) now classified as deposit funding. Comparative information has been restated to conform to presentation in the current period. 2. Represents the carrying value of long-term funding inclusive of hedges. 3. Prior to June 2024 data includes TFF drawdowns. 4. As at 31 December 2024. Excludes Other short-term wholesale funding. 5. Additional Tier 1 and Tier 2 Capital.

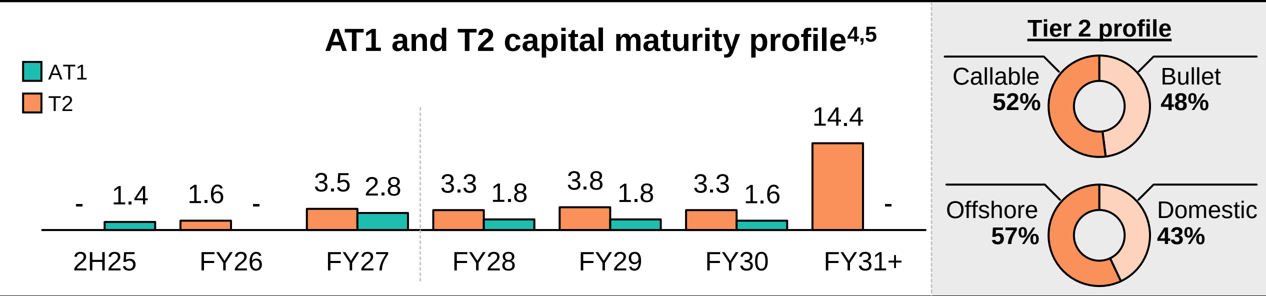
Total Capital

Well placed to meet APRA requirements for loss-absorbing capacity (LAC)

- Total capital ratio of 20.7% as at 31 Dec 24, $11.7bn above 1 Jan 26 requirement of 18.25%.
- With 6.6% of Tier 2 as at 31 Dec 24, CBA is well positioned to meet the upcoming increases to the LAC requirement.



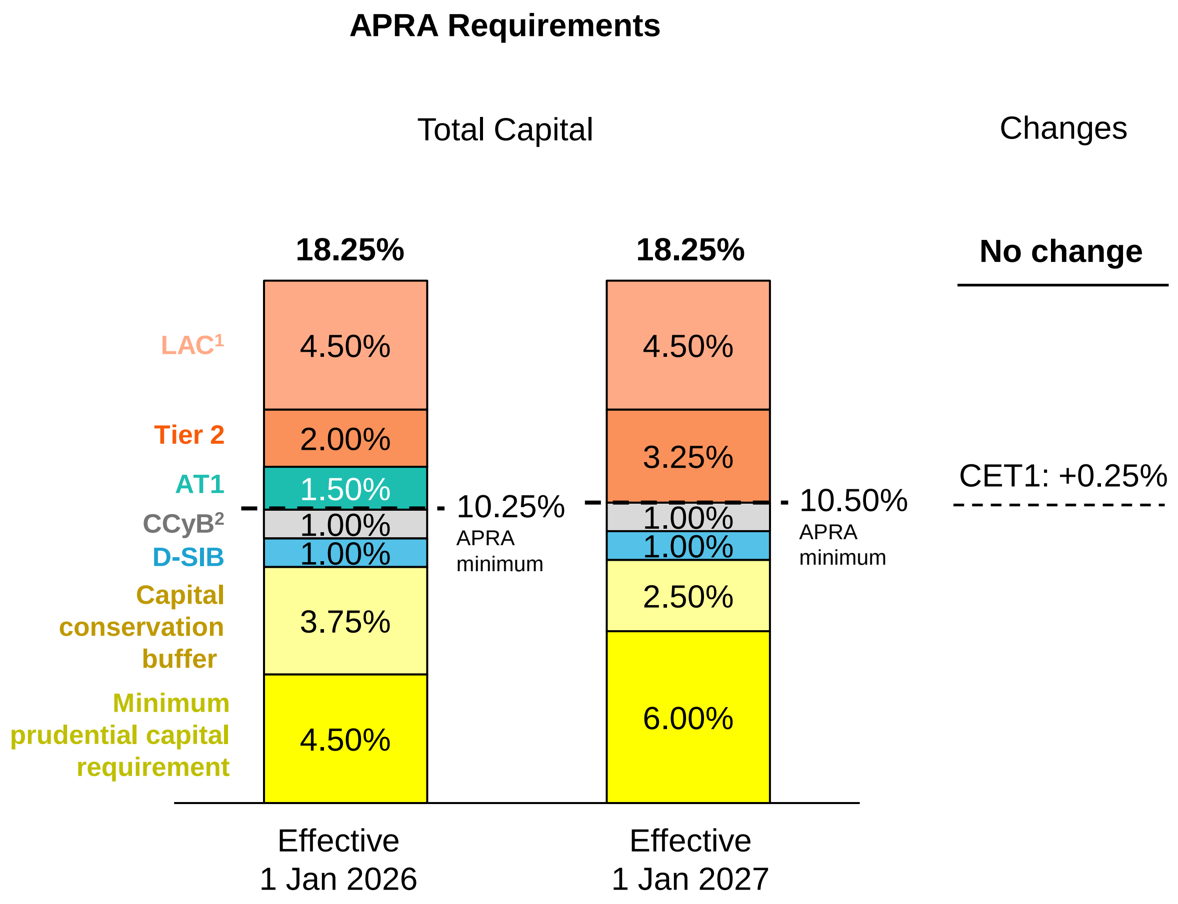
$bn	31 Dec 2024	1 Jan 2026 Req. of 6.5%	1 Jan 2027 Req. of 7.75%
Risk Weighted Assets at 31 December 2024	482	482	482
Tier 2 requirement	24.1	31.3	37.4
Existing Tier 2 net of maturities[3]	31.6	30.0	28.3
Existing Additional Tier 1 net of maturities[3]	9.3	7.9	6.7
Excess / (shortfall) (excluding Tier 1 capital excess)[4]	7.5	(1.3)	(9.1)



1. Under APRA's LAC requirements, the minimum Total Capital ratio requirement for D-SIBs has increased to 16.75% effective from 1 Jan 2024. This will increase to 18.25% from 1 Jan 2026. 2. On 9 December 2024, APRA released a letter entitled "A more effective capital framework for a crisis: Update" confirming that it is proceeding with its proposal to remove AT1 to be replaced with 0.25% of CET1 and 1.25% of Tier 2. 3. Tier 2 and AT1 balance as at 31 Dec 2024, net of maturities. 4. Represents AUD equivalent notional amount using spot FX translation at date of issue for issuance and spot FX translation at 31 December 2024 for maturities. 5. Securities in callable format profiled to first call date. Securities in bullet format profiled based on capital treatment (including amortisation period).

Additional Tier 1 Capital

APRA proposal to phase out AT1 Capital effective 1 Jan 2027



- APRA discussion paper released 10 Sep 24 with a proposal to increase the effectiveness of the capital framework in stress by removing Additional Tier 1 Capital (AT1)
- Subsequently on 9 Dec 24, APRA released a letter confirming that it is proceeding with its proposal to phase out AT1 Capital from the capital framework
- For advanced banks, the existing 1.5% of AT1 will be replaced with:
  - 0.25% of CET1, increasing the minimum CET1 requirement to 10.5%
  - 1.25% of Tier 2, increasing the implied Tier 2 requirement (incl. LAC) to 7.75%
- Total Capital requirement remains unchanged
- Revised capital requirement will come into effect from 1 January 2027, with outstanding AT1 instruments from this date included as Tier 2 until their first scheduled call date[3]. Additionally, banks are unable to increase AT1 from current levels or extend calls beyond 2032
- APRA expects to undertake a formal consultation process in mid 2025, with finalisation expected in late 2025

1. APRA's loss absorbing capacity (LAC) requirement of 4.5% effective 1 January 2026 (currently 3%). 2. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%. 3. As at 31 December 2024, CBA has a total of $9.3 billion in AT1 outstanding.

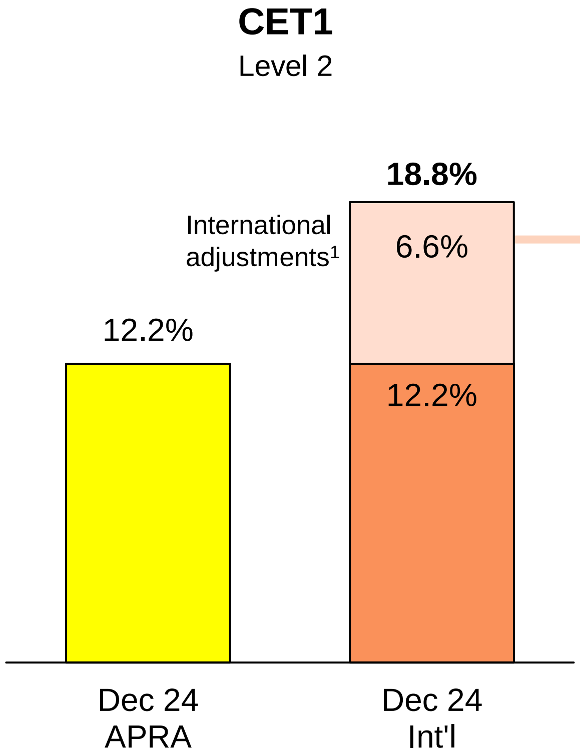
Capital – regulatory changes

A number of regulatory changes in progress

Change	Implementation	Details
Revision to capital framework	APS 330 (1 Jan 2025)	• Revised APS 330 on public disclosure requirements which aligns with both APRA's new capital framework and the Basel Committee's internationally agreed minimum requirements effective from 1 Jan 2025, replacing the existing transitional APS 330
ADI Liquidity and Capital Standards	APS 210 and APS 111 (1 Jul 2025)	• Targeted revisions to ensure ADIs have strong crisis preparedness, prudently value their liquid assets and minimise potential contagion risks • These revisions are not expected to result in any material impact to the Group
Market Risk	APS 117 (1 Oct 2025) APS 116 (2026)	• Non-traded: The final revised APS 117 aims to standardise aspects of the calculation of IRRBB capital to reduce volatility over time and variations between ADIs. The revised APS117 will come into effect on 1 October 2025 • Traded: APRA is yet to commence consultation on Fundamental Review of the Trading Book
Loss-absorbing capital (LAC)	1 Jan 2026	• Total Capital requirement increasing by 1.5% to 4.5% by 1 Jan 2026 (currently 3%)
Additional Tier 1 Capital	1 Jan 2027	• On 9 Dec 2024, APRA confirmed that it is proceeding with the proposal to phase out AT1 Capital from the bank prudential framework • For advanced banks, the existing 1.5% of AT1 will be replaced with 0.25% of CET1 (Total CET1 minimum requirement increasing to 10.5%) and 1.25% of Tier 2 (Total Tier 2 requirements (incl. LAC) increasing to 7.75%). Total Capital requirement is unchanged • APRA expects to undertake a formal consultation in mid-2025, with finalisation expected in late 2025
RBNZ Capital review	Phased implementation from Oct 2021 to 1 Jul 2028	• By the end of the transition period, the minimum Tier 1 and Total Capital requirements for Domestic-Systemically Important Banks (D-SIBs), including ASB, will increase to 16% and 18% of RWA respectively, of which 13.5% must be in the form of CET1 capital • Tier 2 Capital can contribute up to a maximum of 2% of the Total Capital requirement

CET1 – International

APRA's capital framework is more conservative than Basel framework



International adjustments[1]		
1.6%	Definition of capital	Risk weighting equity investments, deferred tax assets, capitalised expenses which are fully deducted from CET1 under APRA rules
1.5%	IRRBB RWA	Removal of IRRBB RWA from APRA's minimum Pillar 1 capital requirements
1.5%	Residential mortgages	Removal of APRA's risk weight floors and multipliers (e.g. 1.4 owner-occupier, 1.7 interest-only)
1.1%	IRB scalar	Removal of APRA's scaling factor of 1.1 for all internal ratings-based (IRB) asset classes
0.5%	RBNZ rules	APRA requires application of RBNZ capital rules for credit exposures in NZ including banking subsidiaries[2]. There are a number of differences between RBNZ and Basel including mortgages, specialised lending and farm lending
0.3%	Income producing real estate multiplier	Removal of APRA's multiplier of 1.5 for IPRE exposure
0.1%	Non-retail LGD	APRA rules are more conservative for certain exposure types under the Foundation and Advanced IRB approaches
6.6%		

1. Methodology based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms. 2. Except in respect of the overall scaling factor and Standardised floor, where APRA's rules must be applied.

Financial overview

Overview – 1H25 result[1]

Key outcomes summary

Financial

Statutory NPAT ($m)	**5,142**	+6.3%
Cash NPAT ($m)	**5,132**	+2.3%
ROE (cash)	**13.7%**	(10bpts)
EPS cents (cash)	**307**	+7c
DPS[2] ($)	**2.25**	+10c
Cost to income	**45.2%**	+120bpts
NIM	**2.08%**	+9bpts
Operating income ($m)	**14,097**	+3.3%
Operating expenses ($m)	**6,372**	+6.0%
Profit after capital charge (PACC)[3] ($m)	**2,928**	Flat
LIE to GLAA[4] (bpts)	**7**	(2bpts)

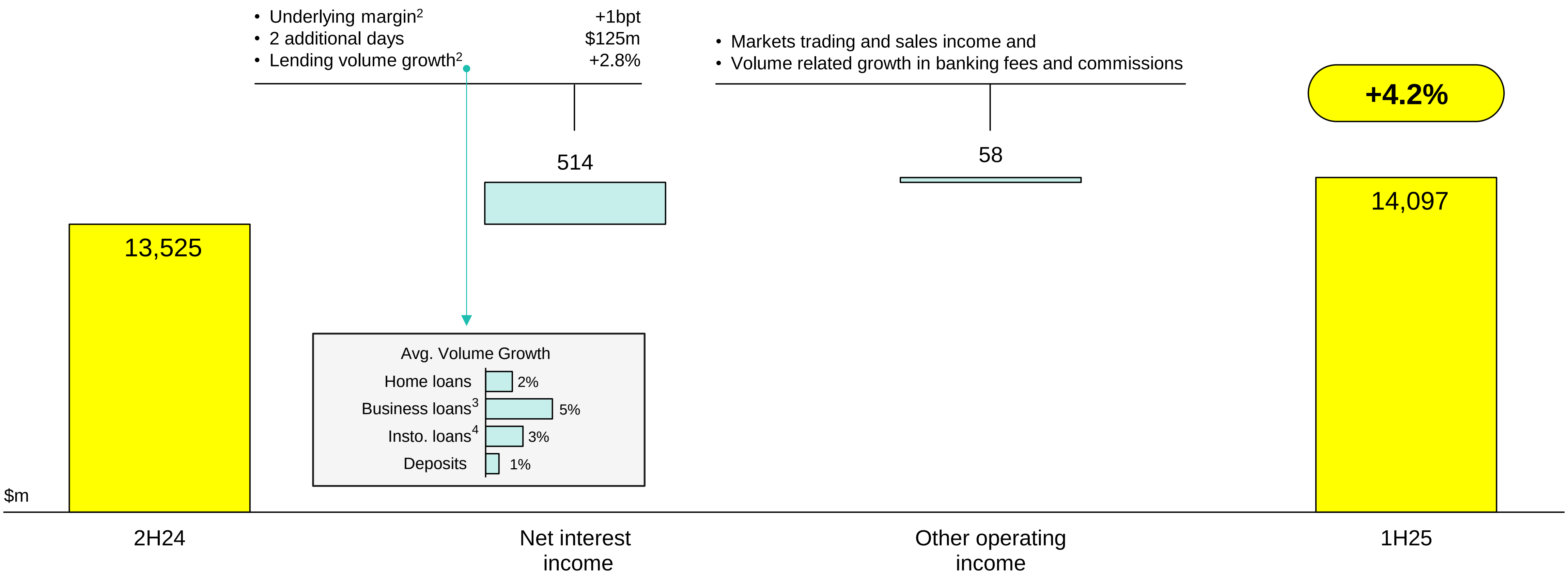
Balance sheet, capital & funding

Capital – CET1[2,5] (Int'l)	**18.8%**	(20bpts)
Capital – CET1[2] (APRA)	**12.2%**	(10bpts)
Total assets ($bn)	**1,309**	+2.6%
Total liabilities ($bn)	**1,233**	+2.5%
Deposit funding[6]	**77%**	Flat
LT wholesale funding WAM[7]	**5.1yrs**	(0.1yrs)
Liquidity coverage ratio[8]	**127%**	(900bpts)
Leverage ratio (APRA)[2]	**4.9%**	(10bpts)
Net stable funding ratio	**116%**	(500bpts)
Credit ratings[9]	**AA-/Aa2/AA-**	Refer footnote 9

1. Presented on a continuing operations basis, all movements on the prior comparative period unless otherwise stated. 2. Includes discontinued operations. 3. The Group uses PACC as a key measure of risk-adjusted profitability. It takes into account the profit achieved, the risk to capital that was taken to achieve it, and other adjustments. 4. Loan impairment expense as a percentage of average Gross Loans and Acceptances (GLAA) annualised. 5. International capital, refer to glossary for definition. 6. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period. 7. As at 31 December 2024. 31 December 2023 Weighted Average Maturity (WAM) included RBA TFF and RBNZ term lending facilities drawdowns (WAM excluding TFF: 5.3 years). 8. Quarterly average. 9. S&P, Moody's and Fitch. S&P last published on CBA's unchanged ratings and stable outlook on 28 July 2024. Moody's upgraded CBA's ratings and stable outlook on 27 May 2024. Fitch upgraded CBA's ratings and stable outlook on 26 May 2024.

Sequential half operating income[1]

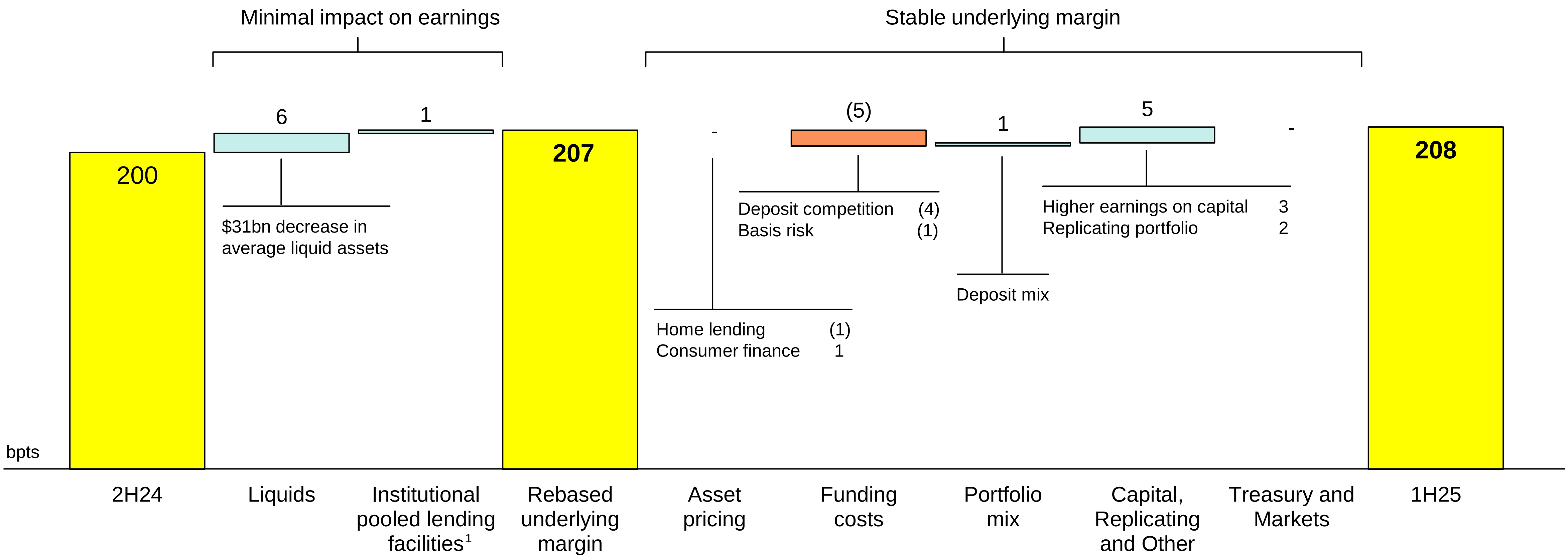
Higher net interest income achieved through disciplined franchise growth – underlying margin stable



1. Presented on a continuing operations basis. 2. Excluding impact from lower liquids and institutional pooled lending facilities net presentation. 3. Includes New Zealand and other business loans.
4. Excluding institutional pooled lending facilities.

Group margin

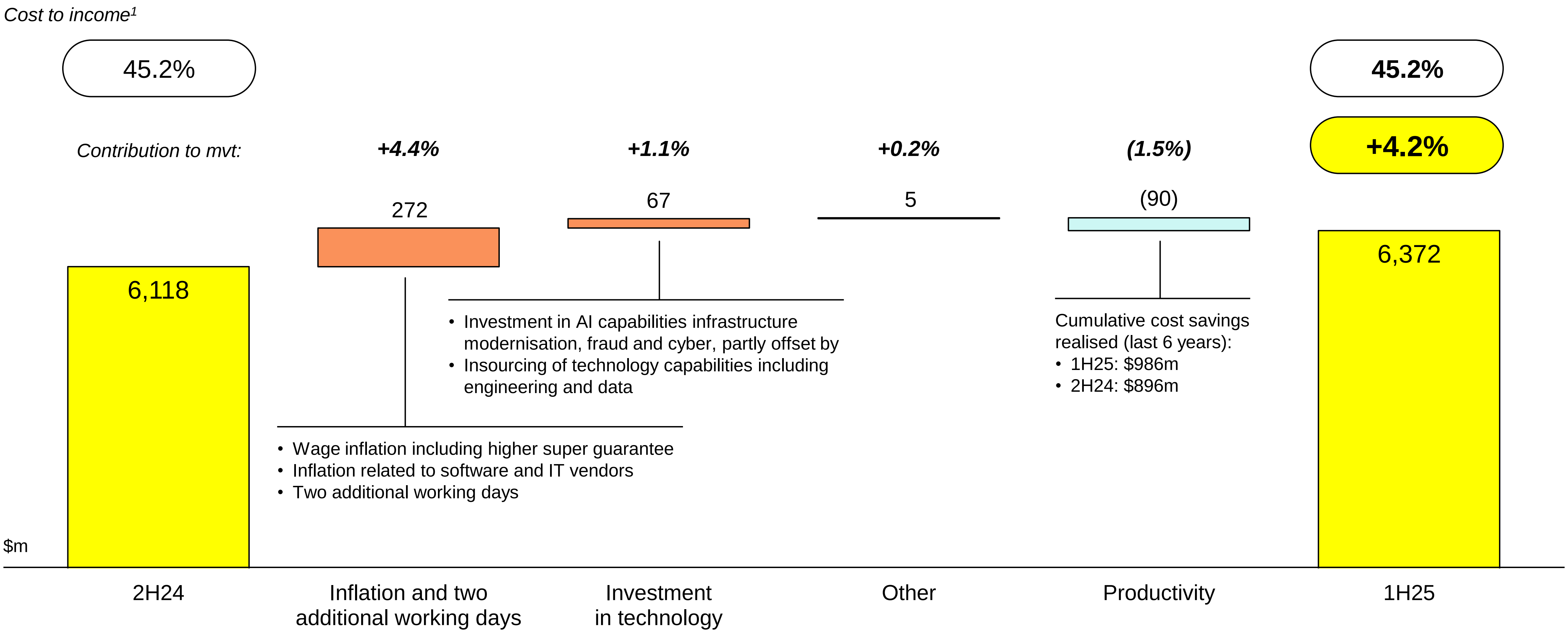
Underlying margin stable – competition effects offset by hedging activities



1. Impact of institutional pooled lending facilities net presentation.

Sequential half operating expenses[1]

Inflation and increased investment in technology, partly funded by ongoing productivity



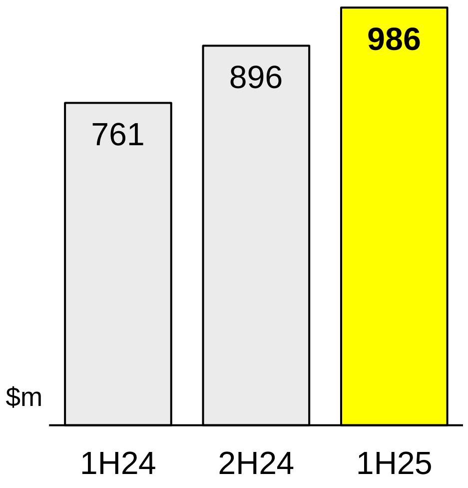
1. Presented on a continuing operations basis excluding $89m relating to restructuring in 2H24. Headline operating expenses +2.7% including this item.

Cost approach

Increased investment spend – primarily on infrastructure refresh

Cost reduction

Cumulative savings[1]



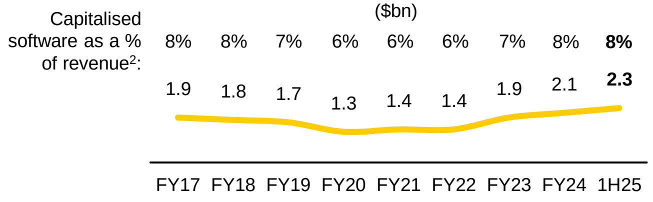
Examples

- Enhanced **self-service capability** for fully digital customer transaction disputes
- **Digitisation** of customer identification and verification
- Ongoing technology **modernisation** and **simplification**
- **Digitisation** of personal loan application process
- **Reduced reliance on external vendors** through insourcing, while building world-class capability

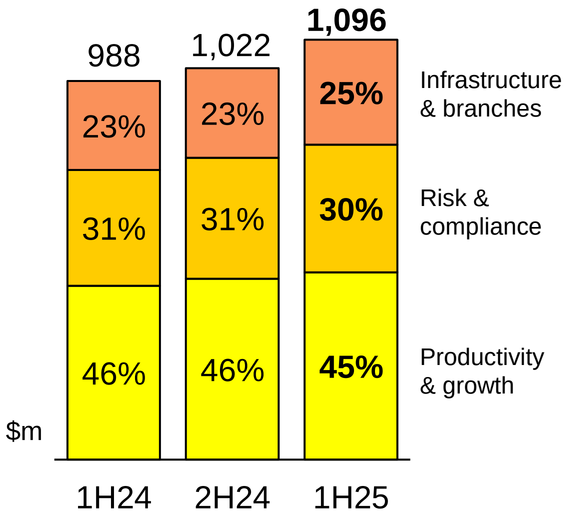
Investment spend

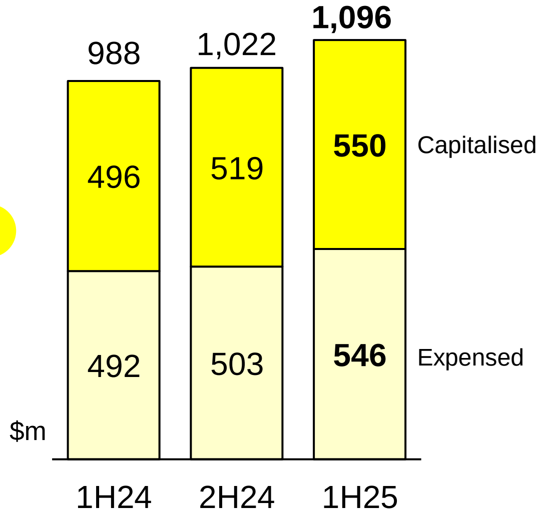
Increase in infrastructure spend – accelerated technology refresh

Capitalised software
($bn)



Additional investment spend to accelerate refresh of technology infrastructure and enhance GenAI capability

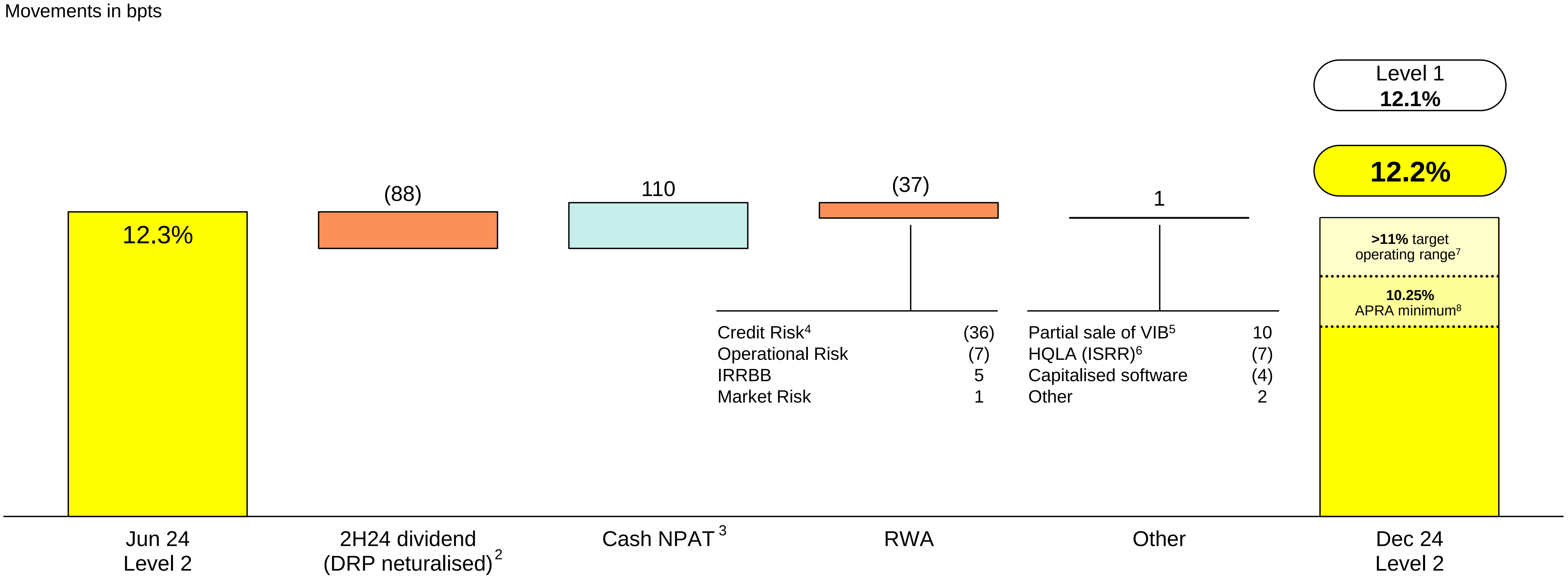




1. Cumulative cost savings over 6 years. 2. 1H25 annualised revenue.

Capital[1]

Strong capital position maintained



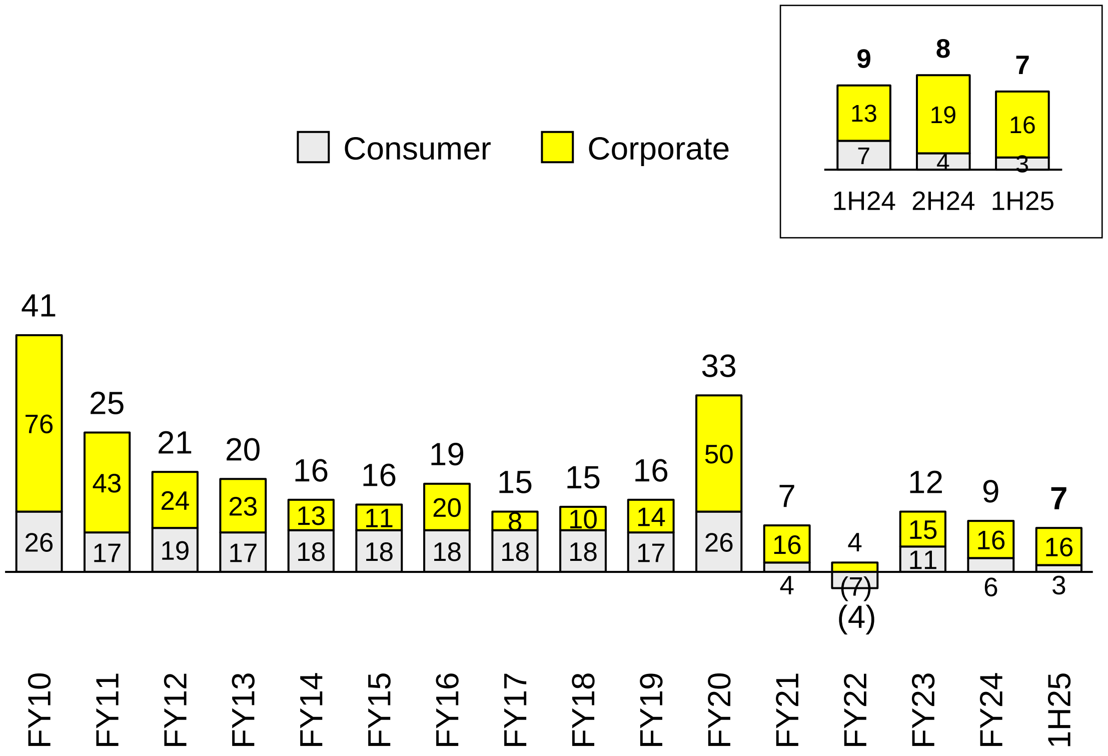
1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Includes the on-market purchase of shares in respect of the DRP. 3. Excludes equity accounted profits/losses and impairments from investments, which are neutral from a regulatory capital perspective due to the offsetting increase in capital deductions. 4. Excludes impact of foreign exchange movements on Credit RWA, which is included in 'Other'. 5. 15.4% of the issued capital of VIB sold on-market during 1H25. 6. Investment securities revaluation reserve (ISRR). 7. CBA expects to operate with a post-dividend CET1 ratio of greater than 11.0%, except in circumstances of unexpected capital volatility. 8. Inclusive of 1% default countercyclical capital buffer which may be varied by APRA in the range of 0% to 3.5%.

Loan losses

Loan impairment expense remains low

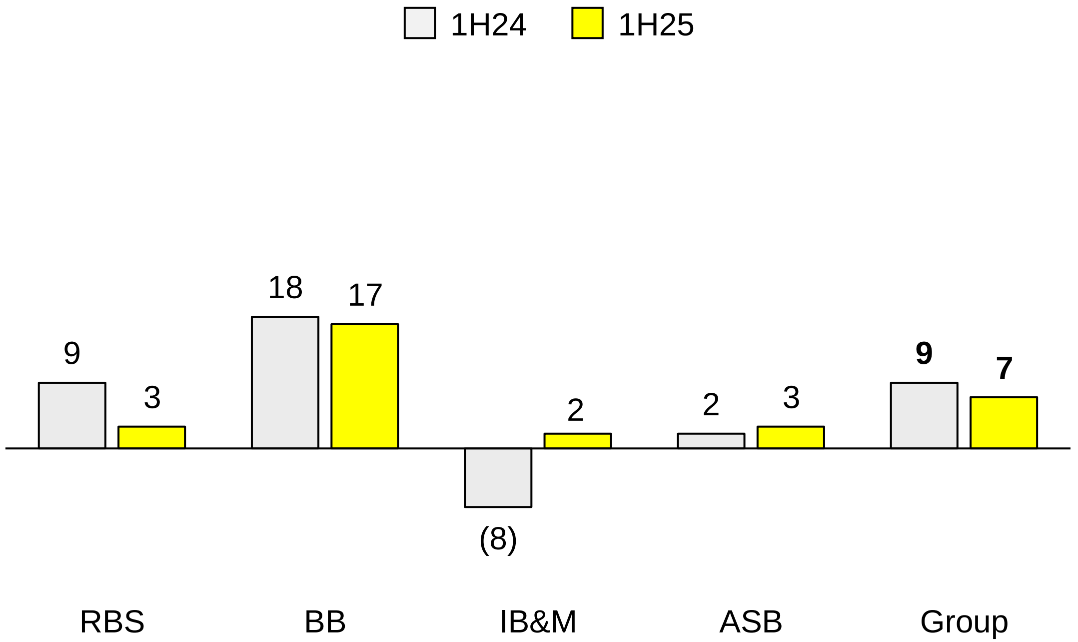
Loan loss rate[1]

bpts



Loan loss rate by business unit[1,2]

bpts

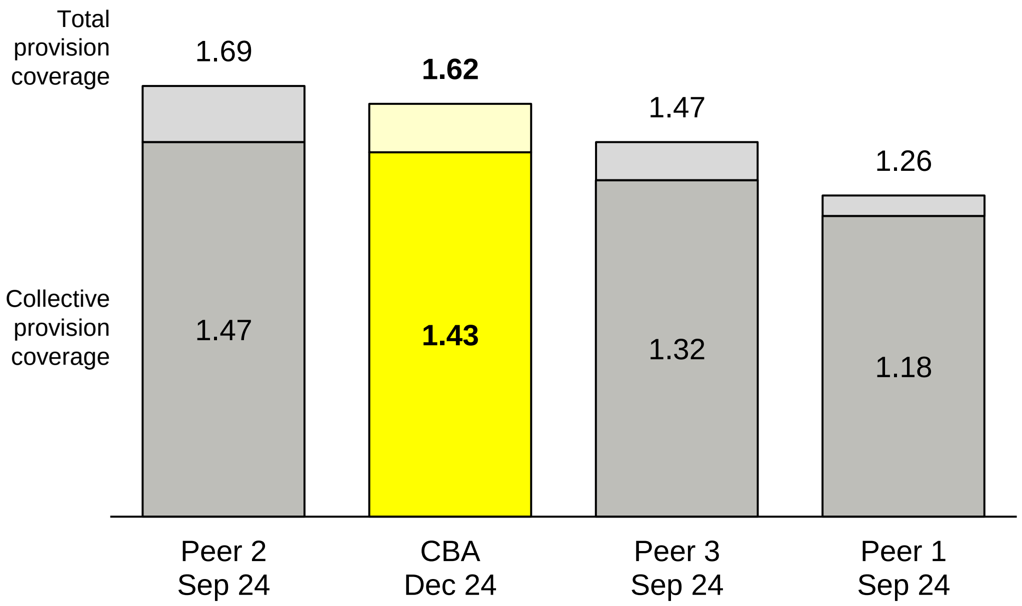


1. Loan impairment expense as a percentage of average gross loans and acceptances annualised. 2. Comparative information has been restated to conform to presentation in the current period.

Provisions[1]

Maintained strong provision coverage

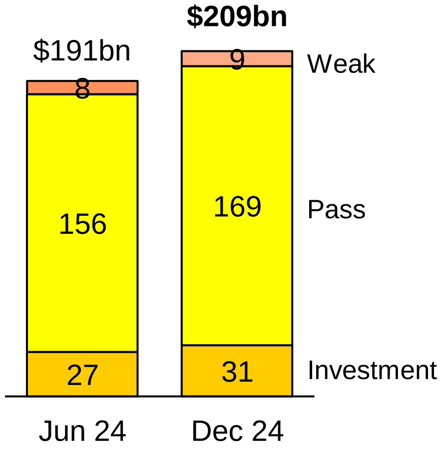
Provision coverage/CRWA



Provisions by stage

	$m	Credit exposures Jun 24	Credit exposures Dec 24	Credit provisions Jun 24	Credit provisions Dec 24
Collectively assessed	Stage 1	941,150	968,239	1,795	1,805
	Stage 2[3]	191,460	208,850	2,794	2,933
	Stage 3	8,088	8,655	834	754
Individually assessed	Stage 3	1,489	1,526	712	735
	Total	1,142,187	**1,187,270**	6,135	**6,227**

Stage 2 exposures by credit grade[2]

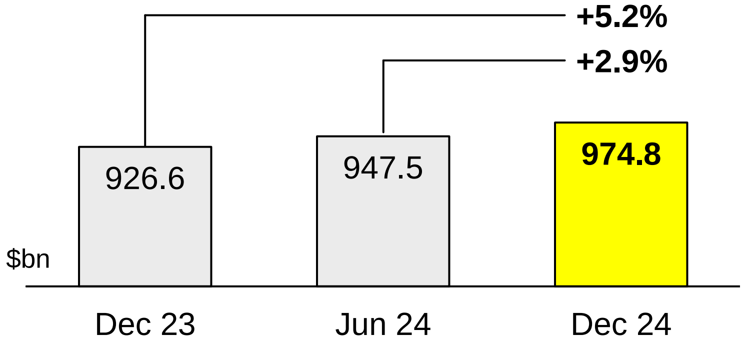


1. AASB 9 classifies loans into stages; Stage 1 – Performing, Stage 2 – Performing but significantly increased credit risk, Stage 3 – Non-performing. Performing relates to Stage 1 and Stage 2. Non-performing relates to Stage 3. Stage 2 is defined based on a significant deterioration in internal credit risk ratings, as well as other indicators such as arrears. Assessment of Stage 2 includes the impact of forward-looking adjustments for emerging risk. 2. Segmentation of loans in retail and risk rated portfolios is based on the mapping of a counterparty's internally assessed PD to S&P Global ratings (refer to Pillar 3), reflecting a counterparty's ability to meet their credit obligations. 3. The assessment of significant increase in credit risk includes the impact of forward looking multiple economic scenarios in addition to adjustments for emerging risks at an industry, geographic location or particular portfolio segment level, which are calculated by stressing an exposure's internal credit rating grade at the reporting date. This accounts for approximately 60% of Stage 2 exposures as at 31 December 2024 (30 June 2024: 64%, 31 December 2023: 62%).

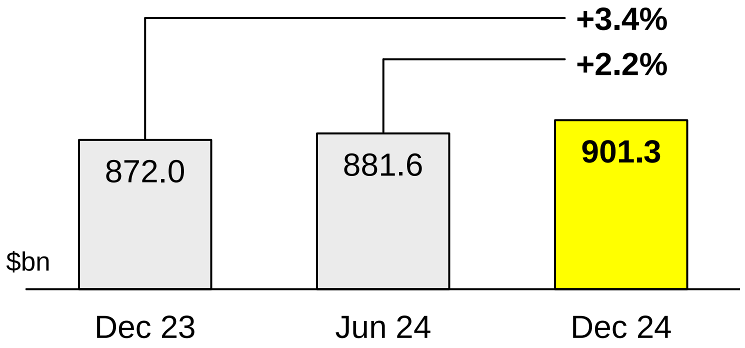
Balance sheet[1]

Disciplined approach to growth - non-interest bearing deposit balances relatively stable

Group lending



Group deposits



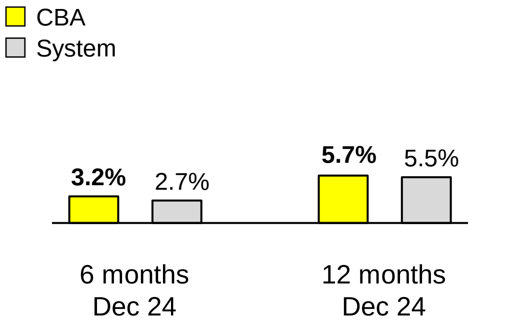
$bn	Dec 23	Jun 24	**Dec 24**	Dec 24 vs Jun 24	Dec 24 vs Dec 23
Home loans	650.5	664.7	685.3	3.1%	5.4%
Consumer finance	17.5	16.8	16.9	0.6%	(3.5%)
Business loans[2,3]	168.7	177.9	185.3	4.2%	9.8%
Institutional loans[3]	89.9	88.2	87.4	(0.9%)	(2.9%)
Total Group lending	**926.6**	**947.5**	**974.8**	**2.9%**	**5.2%**
Non-lending interest earning assets	289.3	261.6	262.7	0.4%	(9.2%)
Other assets (incl. held for sale)	60.1	45.0	71.0	57.8%	18.2%
Total assets	**1,276.0**	**1,254.1**	**1,308.6**	**4.3%**	**2.6%**
Total interest bearing deposits	761.1	772.2	791.0	2.4%	3.9%
Non-interest bearing trans. deposits	110.8	109.4	110.3	0.8%	(0.4%)
Total Group deposits	**872.0**	**881.6**	**901.3**	**2.2%**	**3.4%**
Debt issues	139.3	144.5	167.1	15.6%	20.0%
Term funding from central banks	36.6	4.2	3.2	(23.2%)	(91.1%)
Other interest bearing liabilities (incl. loan capital)	102.0	110.3	106.6	(3.4%)	4.4%
Other liabilities (incl. held for sale)	53.3	40.3	55.1	36.7%	3.4%
Total liabilities	**1,203.1**	**1,181.0**	**1,233.3**	**4.4%**	**2.5%**

1. Due to rounding, numbers presented in this section may not sum precisely to the totals provided. 2. Business loans growth of +4.2% (vs June 2024) driven by Business Banking growth of +4.7%, partly offset by NZ business and rural lending growth of -0.3% (excluding FX, NZ business and rural lending growth of +0.8%). 3. Comparative information has been restated to conform to presentation in the current period.

Volume growth

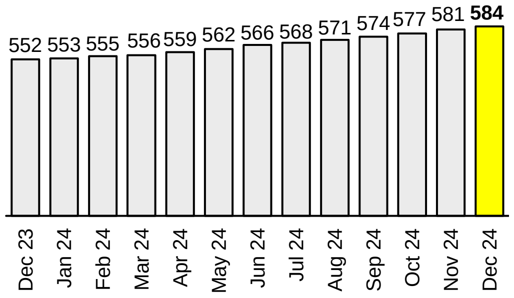
Disciplined approach – focus on generating sustainable returns

Home lending[1,2]

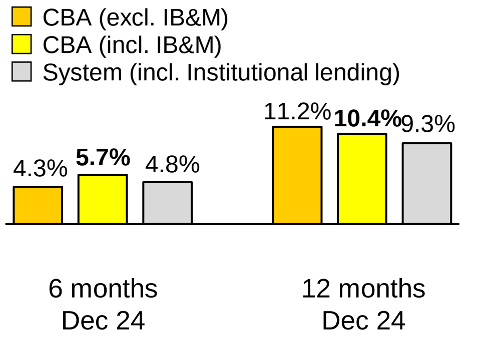


Balances by month[6]

$bn

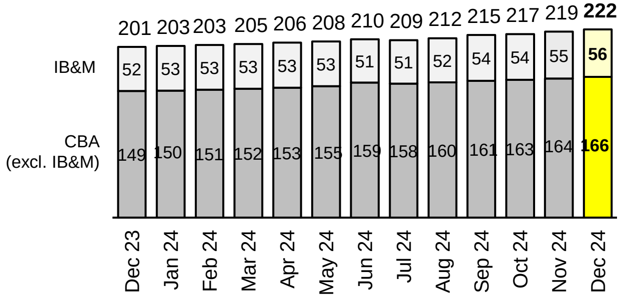


Business lending[1,2,3]

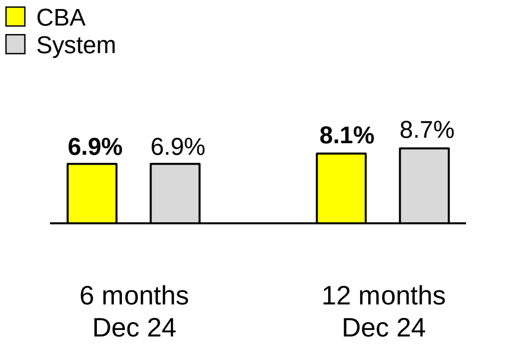


Balances by month[6]

$bn

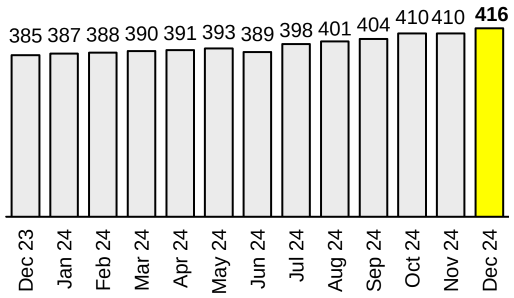


Household deposits[1,4]

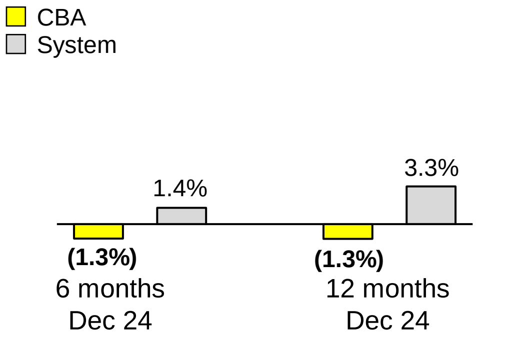


Balances by month[6]

$bn

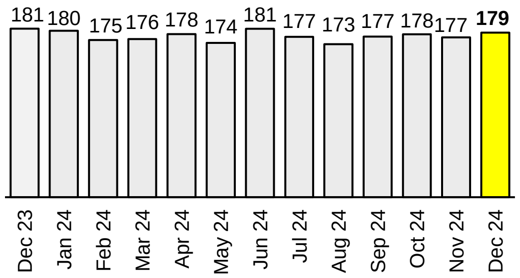


Business deposits[1,5]



Balances by month[6]

$bn



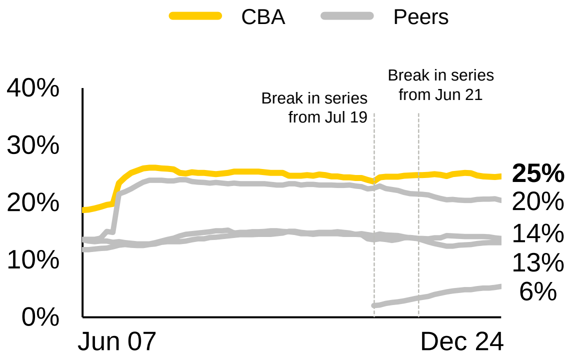
1, 2, 3, 4, 5, 6. Refer to sources, glossary and notes at the back of this presentation for further details.

Market share[1]

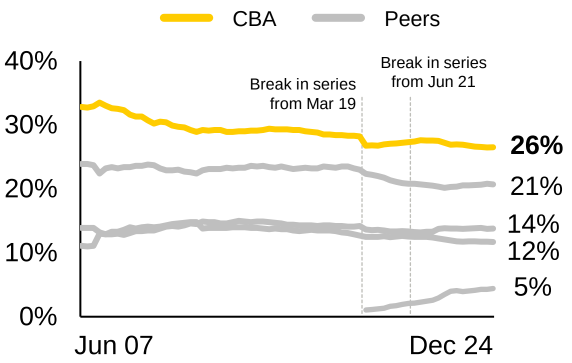
Disciplined approach to growth – strong market share

%	Dec 23	Jun 24	**Dec 24**
Home loans – RBA[2]	24.6	24.5	**24.6**
Home loans – APRA[3]	25.2	25.2	**25.4**
Credit cards – APRA[3]	29.0	27.4	**27.7**
Other household lending – APRA[3,4]	22.0	22.3	**22.9**
Household deposits – APRA[3]	26.6	26.5	**26.5**
Business lending – RBA[5]	17.0	17.0	**17.2**
Business lending – APRA[3,6]	18.3	18.4	**18.7**
Business deposits – APRA[3,6]	22.8	22.4	**21.8**
Equities trading[7]	3.3	3.3	**3.3**
NZ home loans[8]	21.0	20.9	**21.1**
NZ customer deposits[8]	18.6	18.7	**18.6**
NZ business and rural lending[8]	17.1	17.1	**17.2**

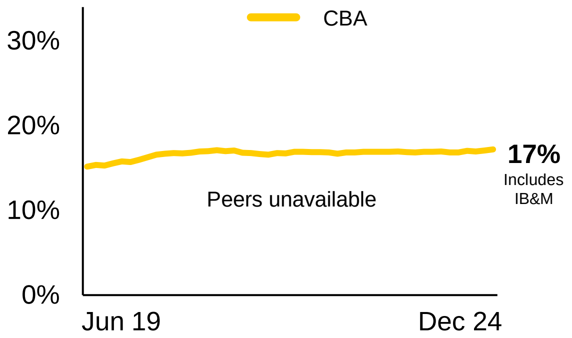
Home lending[2,9]



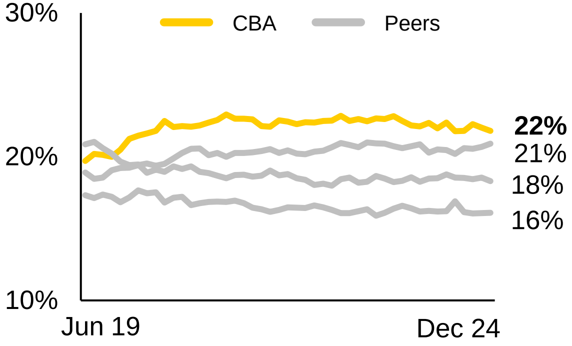
Household deposits[3,9]



Business lending[5]



Business deposits[3,6]



1, 2, 3, 4, 5, 6, 7, 8, 9. Refer to sources, glossary and notes at the back of this presentation for further details.

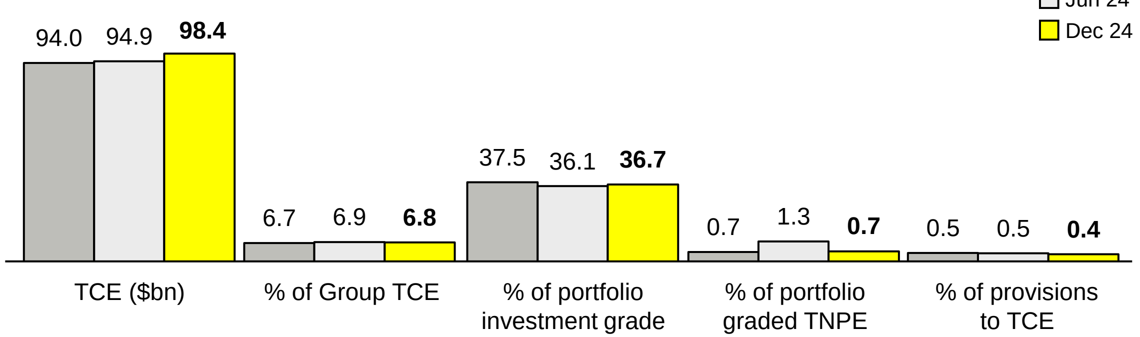
Asset quality

Commercial Property

Diversified growth, improved trading conditions

- Commercial property trading activity has started to increase as institutions and offshore buyers have weighed back into property markets.
- Increased trading activity over the half contributed to exposure growth of ~4% which was diversified across sectors and counterparties.
- The portfolio remains well-secured. Leverage for the individually risk-rated property investment portfolio, which represents the majority of the exposure to the sector, remains moderate with an average Loan to Valuation Ratio (LVR) of 46%[1].
- Of the unsecured exposure, 90% is to investment grade customers.
- TNPE decrease over the half is driven by repayments of exposures to a small number of single names and improved performance resulting in upgrades to performing for a number of customers. No material losses expected.
- Modest improvements in Prime and Secondary CBD Office values over the last six months after having declined from peak valuations in 2022.
- Office exposures are weighted toward Premium/A Grade property with tighter origination LVRs in place for markets with persistently high vacancy levels.
- Cost of living pressures and potential impacts for retailers considered through retail originations with tighter criteria for assets with predominantly discretionary retailers as tenants.
- Maintaining close portfolio oversight with serviceability and Interest Coverage Ratio (ICR) origination thresholds continuing to factor in future cash flows. This combined with active management of LVRs has resulted in the portfolio remaining well buffered against further deterioration in asset values.

Group exposure



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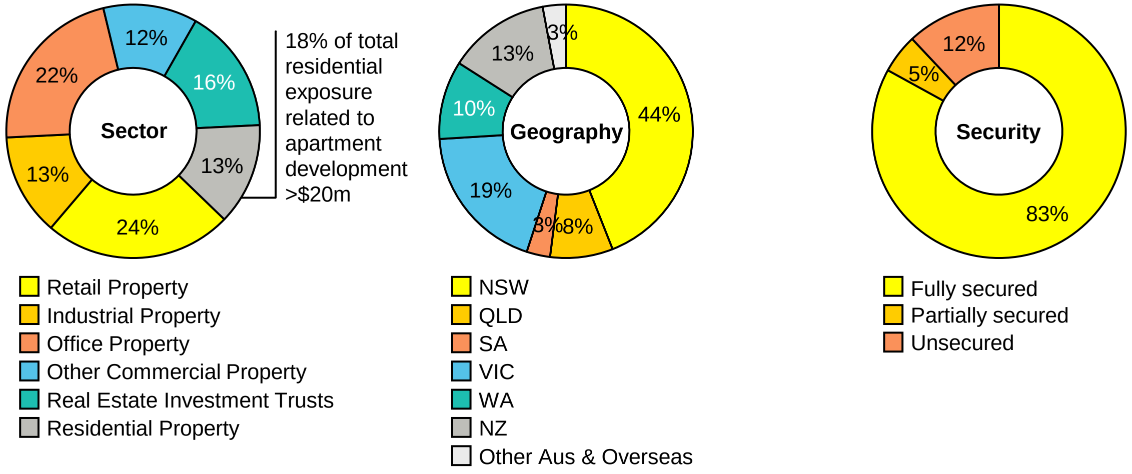


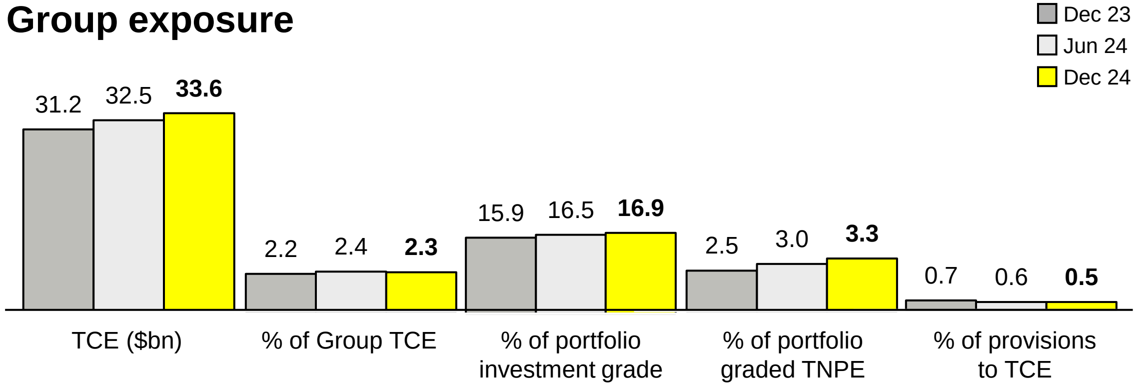
1. The remaining exposure primarily relates to statistically managed exposures where LVR is not available, and property development.

Agriculture & Forestry

Moderate growth, well-secured - market conditions sound

- Portfolio growth of ~3% in the half, mostly in Livestock Farming, Grain Growing and Mixed Farming.
- Weather conditions have been generally favourable, with good subsoil moisture profiles in most regions. There were drier conditions in SA and central/southern VIC, with some impact to cropping yields and available feed for livestock.
- Winter crop harvesting is now complete with production expected to increase to 55.1m tonnes which is 17% above the 10-year average. Strongest results were in NSW, QLD and WA. South-eastern Australia output had mixed impacts from lower rainfall and some localised frosts.
- Calendar year 2024 saw stability return to the beef cattle market following mixed conditions and completion of the national herd build in 2023. Australian cattle prices finished the year at 610c/kg, up from a low of 340c/kg in October 2023. Increased export demand from China and USA has seen further increases in early 2025.
- Australian lamb prices progressively improved over the last 9 months of the year from 766c/kg to recent highs of 946c/kg. Prices appear to be moderating at around 800c/kg at present.
- Avian Bird Flu remains a watch with some customers impacted and strong physical controls and exclusions implemented by growers and State authorities.
- TNPE has increased largely due to higher-for-longer interest rates and input costs. The agriculture portfolio remains well-secured.

Group exposure



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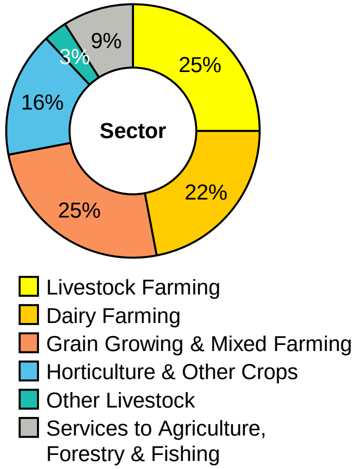
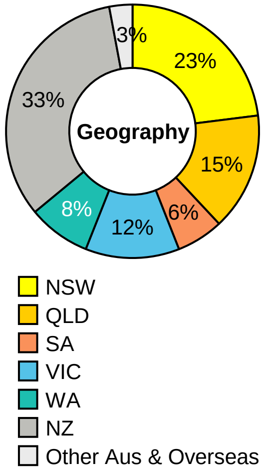
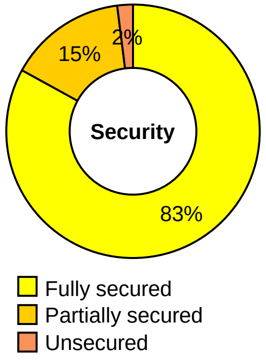




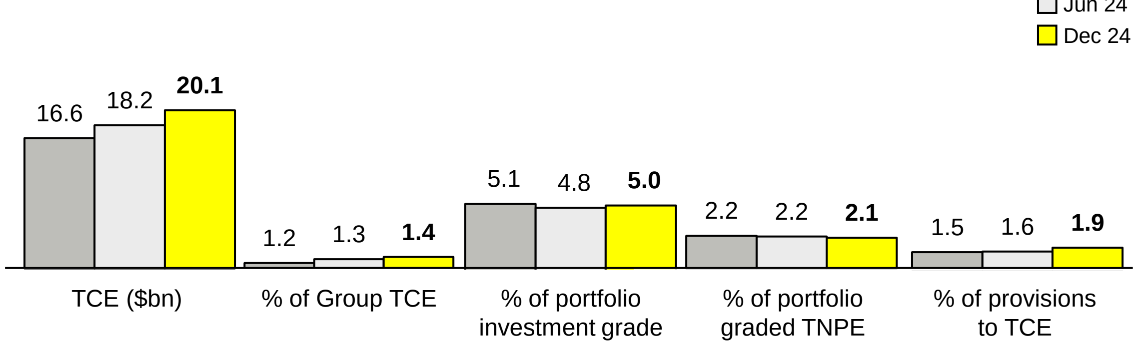


Entertainment, Leisure & Tourism

Sector performance remains steady

- Portfolio growth of ~10% in the half weighted to Accommodation, with the sub-sector increasingly attracting largely offshore institutional capital flows.
- LVRs are typically lower than 55%, with minimum ICR requirements a key constraint on gearing.
- Spend across Pubs & Clubs continues to be healthy with higher patronage more than offsetting lower spend per patron.
- Increase in provisions in the half reflects cautious outlook for Cafes and Restaurants sub-sector given cost of living pressures impacting discretionary spend. The portfolio is well-provisioned given the cautious outlook for the sector.

Group exposure



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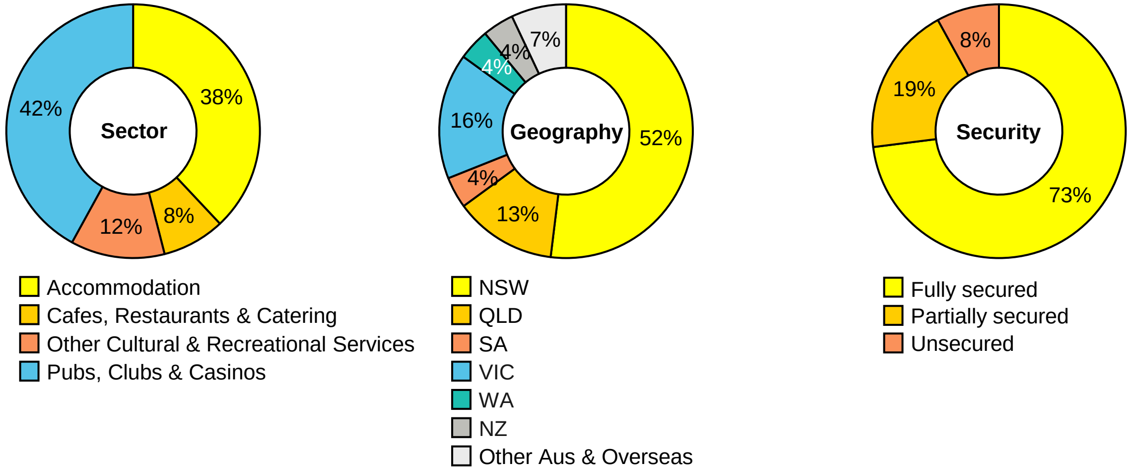


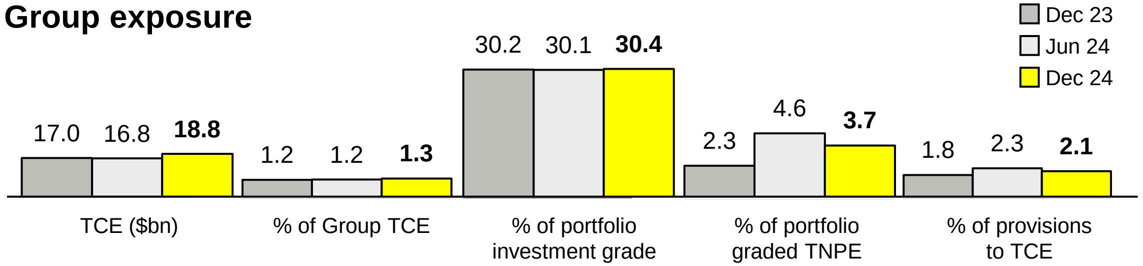
Wholesale & Retail Trade

Strong inventory management essential for Wholesale Trade, Retail Trade outlook remains challenging

Wholesale Trade

- Portfolio growth of ~12% in the half, focused on higher quality and diversified operators within the sector across Farm Produce, Food & Beverage and Mineral, Metal & Chemicals sub-sectors.
- Operators continue to implement strong inventory management systems to control obsolete stock and over ordering.
- Supply chain issues remain evident, particularly with ongoing Red Sea tensions impacting maritime shipping timelines and increasing costs.
- Percentage of portfolio graded TNPE impacted by a large single name exposure downgraded in the prior period; the exposure continues to be managed down via a mix of proceeds from inventory unwind and non-core asset sales.

Group exposure



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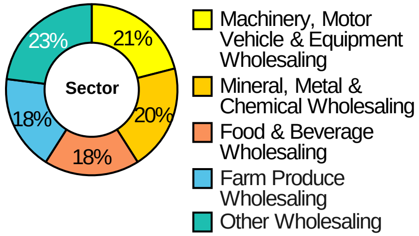
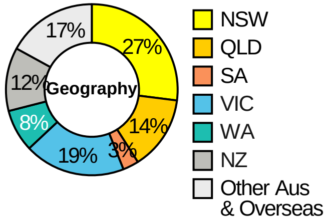
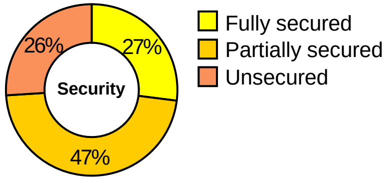


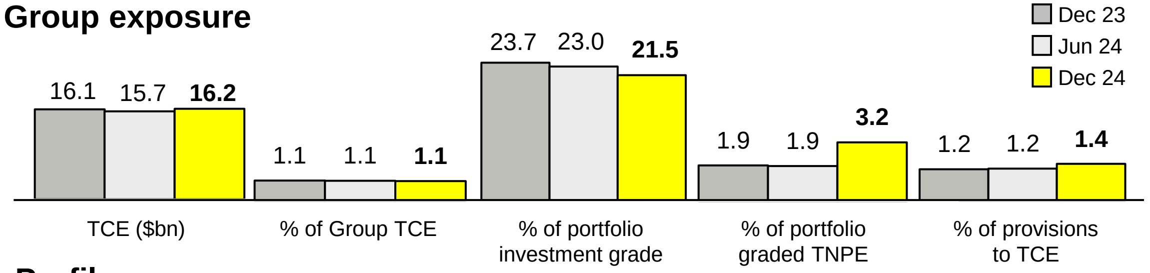




Retail Trade

- Portfolio growth of ~3% in the half reflecting cautious credit settings given sector headwinds. Growth weighted to discretionary retail, primarily to larger, diversified operators and well-secured.
- Cost of living challenges and higher interest rates have pressured retail spend levels, particularly in discretionary sub-sectors, where the outlook remains challenging.
- The portfolio is weighted to non-discretionary segments.
- Percentage of the portfolio graded TNPE increased due to a small number of single name exposures.

Group exposure



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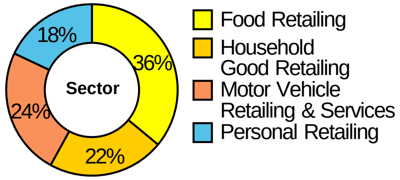
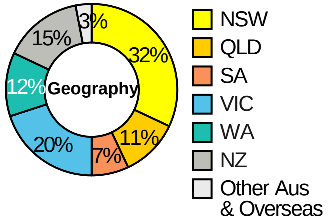
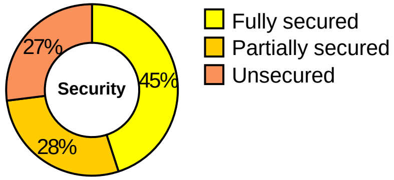




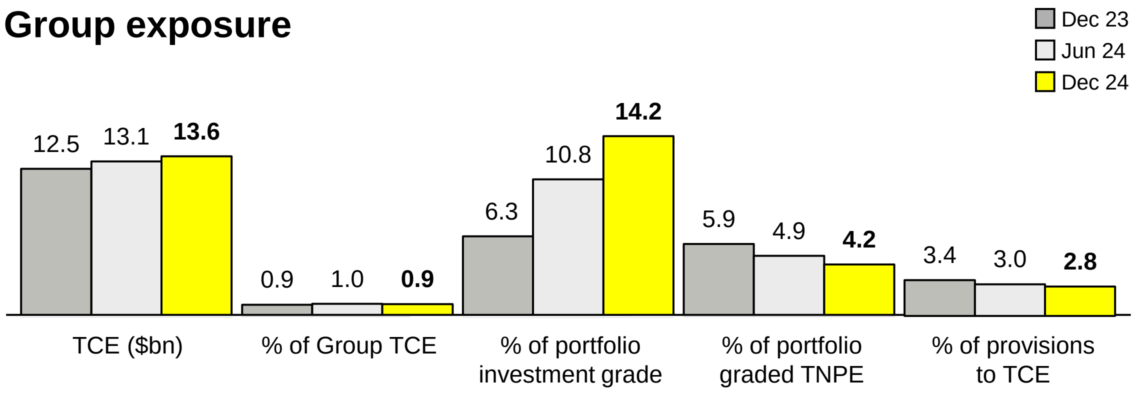


Construction

Sector is improving while challenges remain

- Portfolio growth of ~4% in the half focused on established Civil & Non-Building Contractors, and smaller trade services which are in high demand.
- Home builders have worked through long-dated, loss-making contracts and are now delivering strong profits.
- Civil and Non-Building Contractors are generally presenting with healthy work in hand and tender pipelines, supported by ongoing government spend on infrastructure, particularly in relation to defence and the energy transition.
- While we generally see the sector as improving, the cost of construction is high and labour constraints remain a key challenge; and sector insolvencies remain elevated.
- Percentage of the portfolio graded TNPE has reduced due to the upgrade of a number of large single names following a return to profitability.

Group exposure



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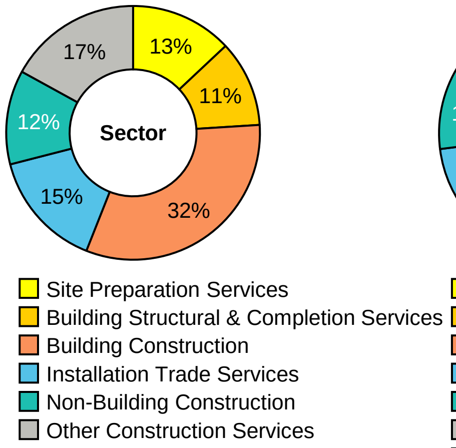
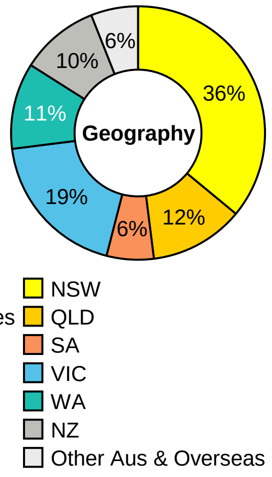
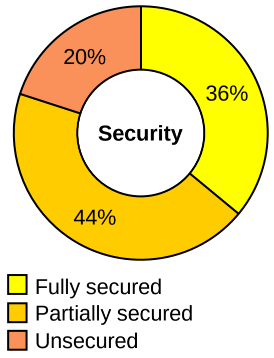




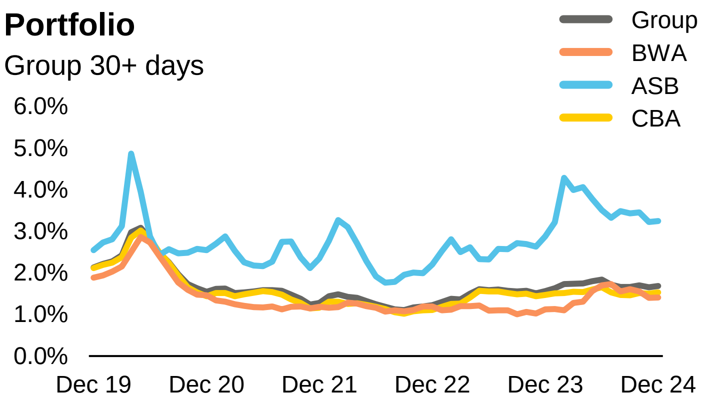


Consumer finance – arrears[1]

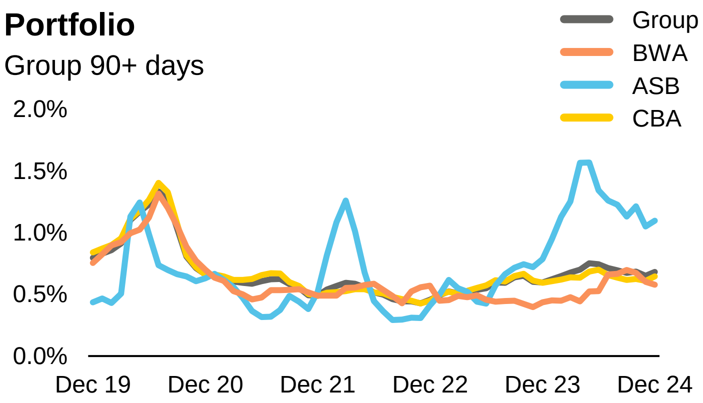
Arrears favourably impacted by seasonality and changes to income tax rates and thresholds

Credit cards

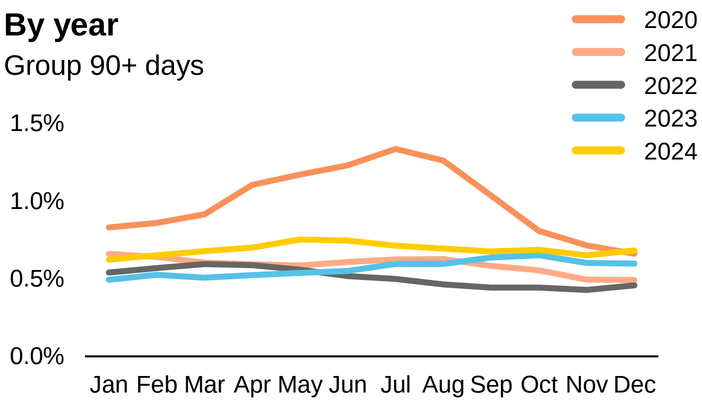
Portfolio
Group 30+ days



Portfolio
Group 90+ days

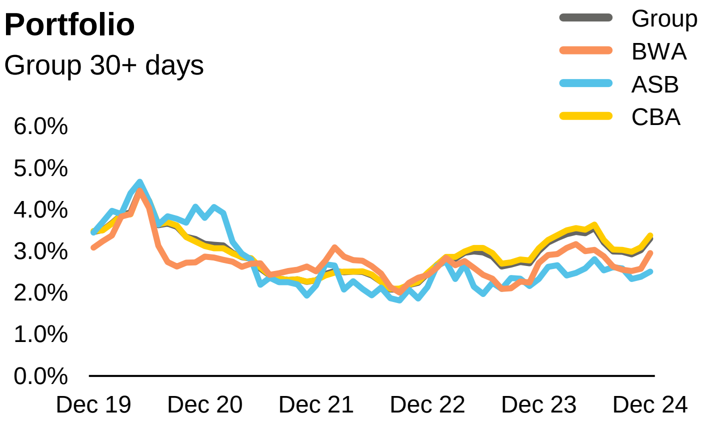


By year
Group 90+ days

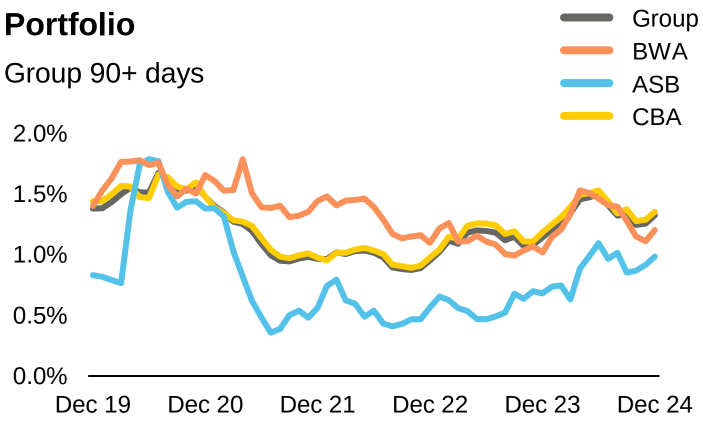


Personal loans

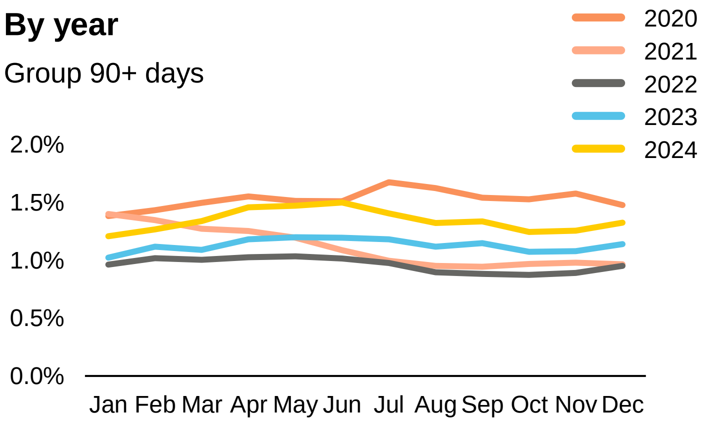
Portfolio
Group 30+ days



Portfolio
Group 90+ days



By year
Group 90+ days



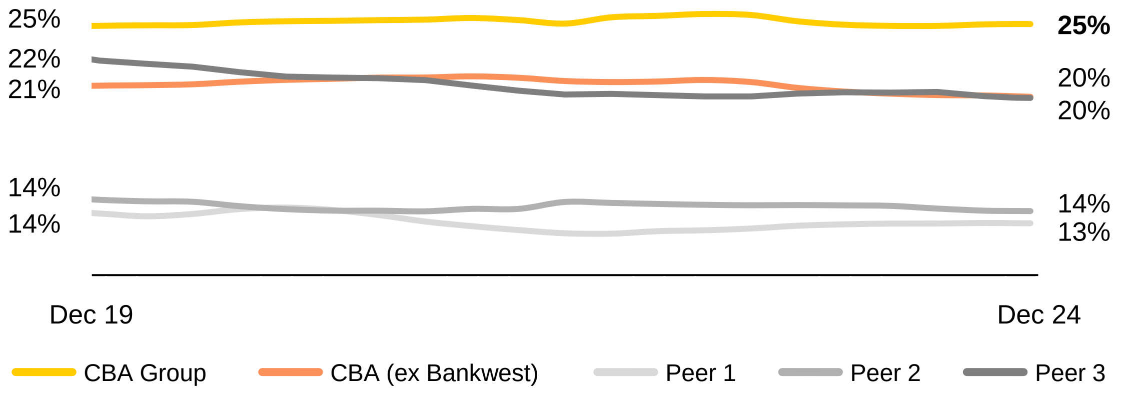
1. Group consumer arrears including New Zealand.

Home lending

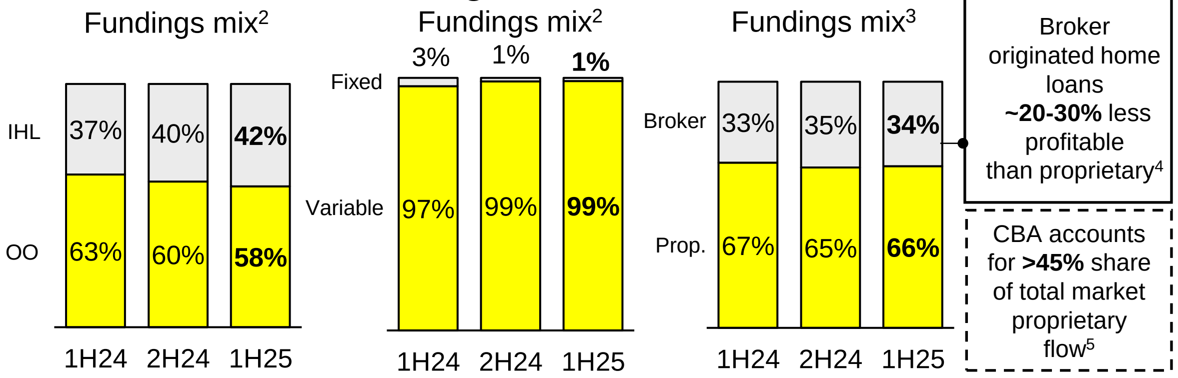
Home loans – overview

Disciplined strategic and operational execution, targeted growth - focus on sustainable returns

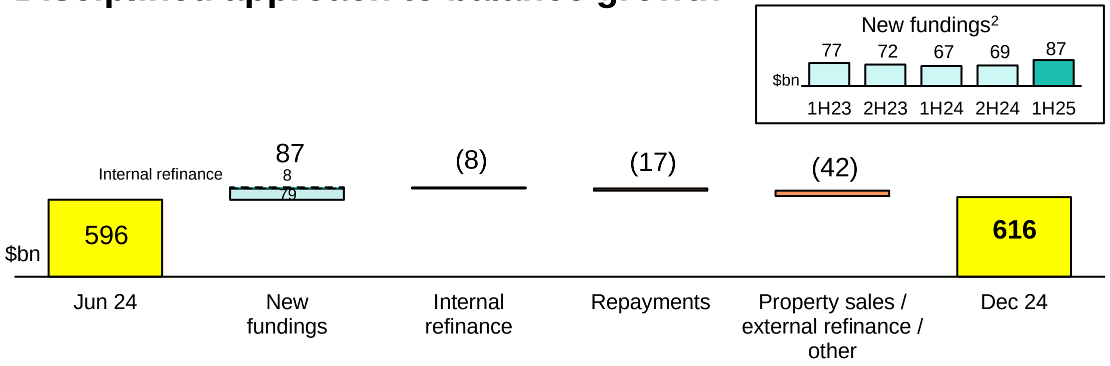
Consistent market share performance[1]



Fundings weighted towards proprietary distribution, with increased investor lending



Disciplined approach to balance growth[6]



Operational discipline with fast, efficient processing

Applications auto decisioned same day[7] (proprietary)	**Time to first decision[8]** (proprietary & broker)	**Digital loan documents usage[9]** (proprietary & broker)	**Applications settled digitally[10]** (proprietary & broker)

1, 2, 3, 4, 5, 6, 7, 8, 9, 10. Refer to sources, glossary and notes at the back of this presentation for further details.

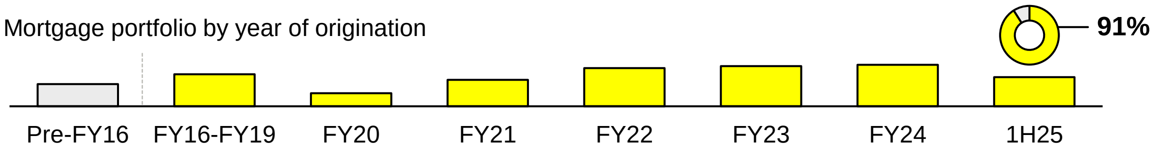
Home loans – serviceability assessment[1]

91% of the book originated under tightened standards since FY16

Key serviceability changes by year[2]

FY16-19	• Increased serviceability buffer and buffers on existing debts • Removed Low doc and EQFS products • Tightened lending requirements for non-residents and use of foreign currency • Tightened lending requirements in high risk areas • Reduced IO maximum term limits
FY20	• Changes to serviceability buffer and floor assessment rate • Removed LMI/LDP waivers for construction, land loans • Temporary COVID-19 tightening on verification
FY21	• Restrictions on family guarantor arrangements • Rental expense capture (net rental income) • Expenses excluded from HEM added to higher of declared expenses or HEM • Increased serviceability floor rate • Reduced max LVR for construction and bridging loans
FY22	• Enhanced self-employed and investment income calculations • Increased serviceability buffer
FY23	• Tightened LVR limits for high value properties • Updated postcode level appetite to current economic cycle • Updated rental income shading and maximum yield to market cycle • Allowed latest year financials for high quality self-employed segments[4] • Increased serviceability floor rate
FY24	• Expanded application of postcode level appetite across higher risk locations
1H25	• Enhanced self-employed income verification for eligible CBA Business Banking customers allowing the use of latest full year financials[5]

Mortgage portfolio by year of origination



New loan assessment (from FY16)[3]

Income	• All income used in application to assess serviceability is verified • 80% or lower cap on less stable income sources (e.g. bonus, overtime) • Applicants reliant on less stable sources of income manually decisioned • 90% cap on tax free income, including government benefits • Limits on investor income allowances • Rental income net of rental expenses used for servicing
Living expenses	• Living expenses captured for all customers • Servicing calculations use the higher of declared expenses or HEM adjusted by income and household size • Expenses excluded from HEM are added to the higher of the declared expenses or HEM
Interest rates	• Assess customer ability to pay based on the higher of the customer rate plus serviceability buffer or minimum floor rate • Interest only loans assessed on principal and interest basis over the residual term of the loan
Existing debt	• Existing customer commitments are verified through Comprehensive Credit Reporting (CCR) and CBA transaction accounts data where available • CBA transaction accounts and CCR data used to identify undisclosed customer obligations • For repayments on existing debt: – CBA and OFI repayments recalculated using the higher of the actual rate plus a buffer or minimum floor over remaining principal and interest loan term – Credit card repayments calculated at an assessment rate of 3.8% – Other debt repayments calculated based on actual rate + buffer

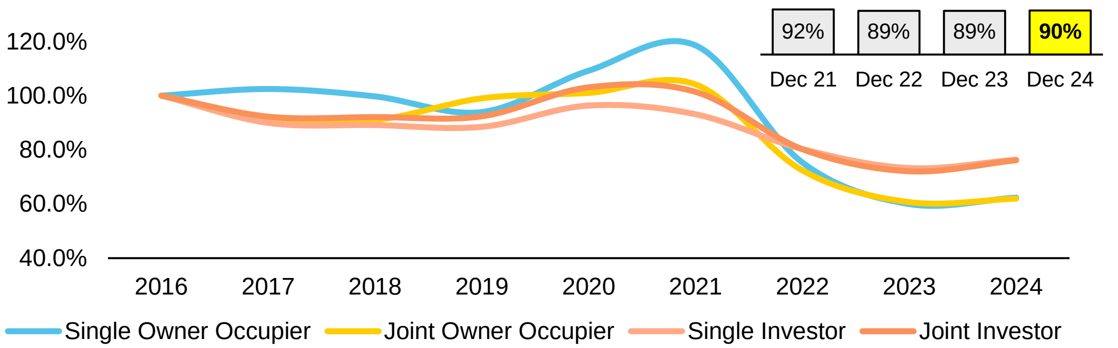
1. CBA excluding Bankwest unless stated otherwise. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan and Residential Mortgage Group. 2. Serviceability changes are reflective of changes made within the financial year and may have changed since implementation or may not be in currently in place. 3. Indicative loan assessment and is subject to change. 4. Self-employed applicants required to present latest full year financials showing two years trading performance. 5. Existing CBA Business Banking customers with at least two years trading history eligible to present latest full year financials with latest year trading performance.

Home loans – borrowing capacity[1]

Improved borrowing capacity from changes to individual income tax rates and thresholds[2]

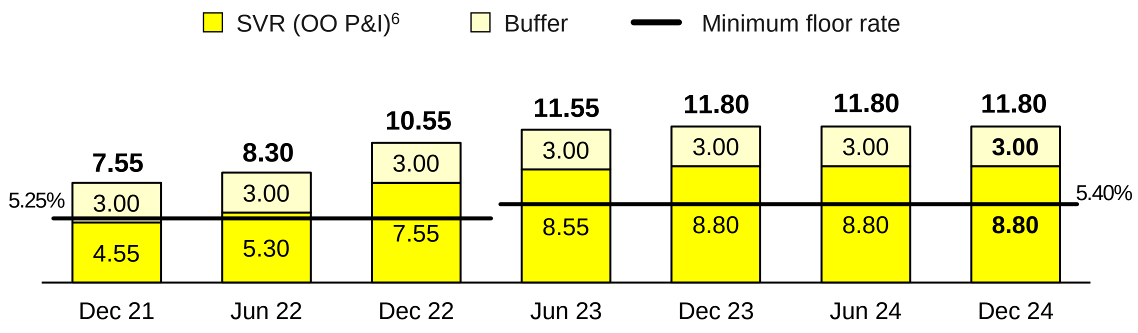
Borrowing capacity[3]

Change in maximum borrowing capacity[3] – indexed Dec 16



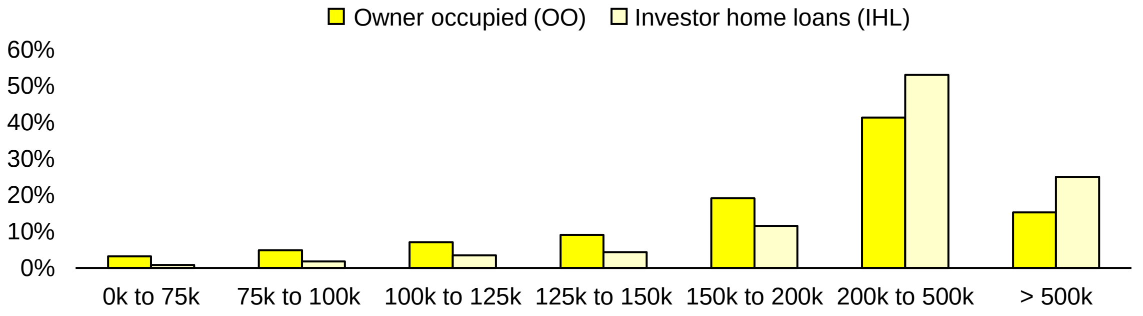
Serviceability buffer and interest rates

Loans assessed based on the higher of the customer rate[5] + buffer, or minimum floor rate



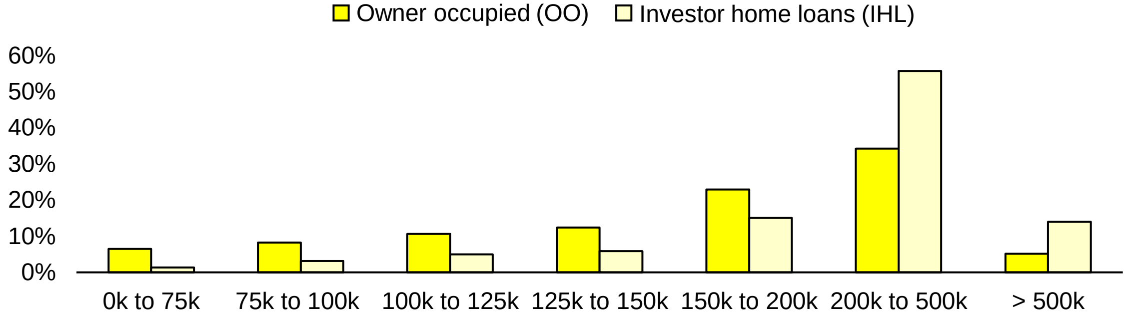
Application gross income band[7]

6 months to Dec 24 – Funding $



Application gross income band[7]

6 months to Dec 24 – Funding #



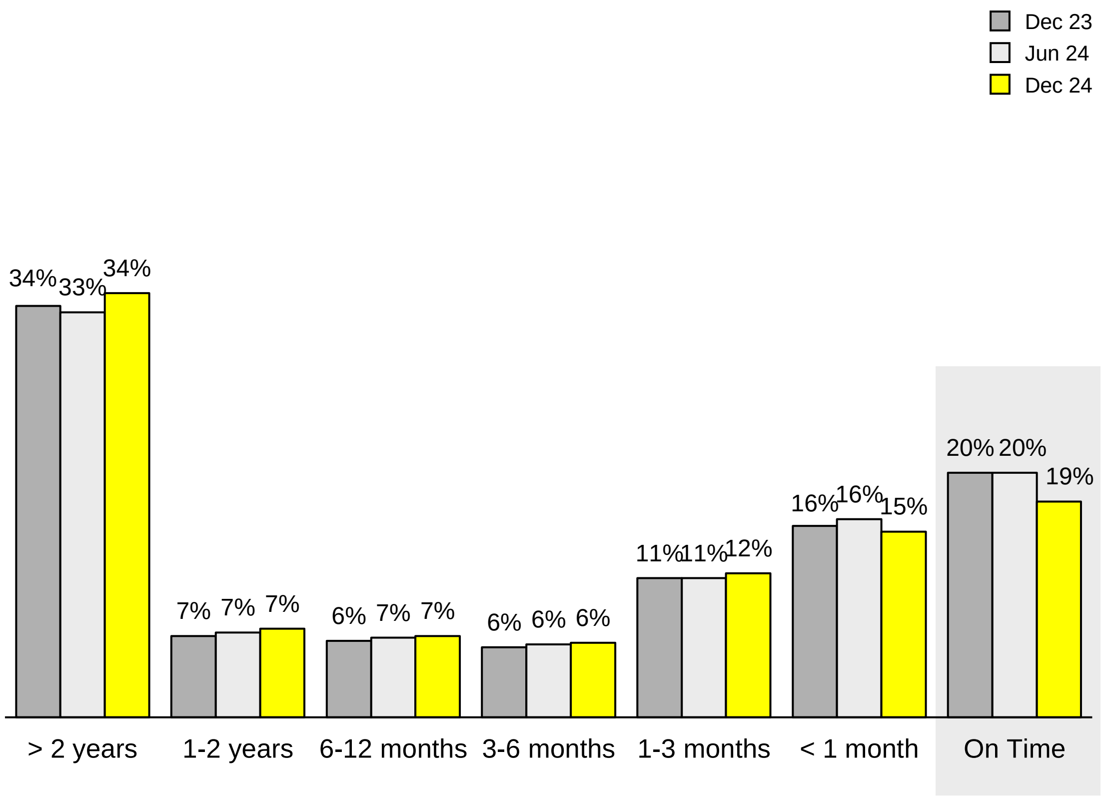
1. CBA excluding Bankwest and Unloan, unless noted otherwise. 2. Reflects changes to individual income tax rates and thresholds effective 1 July 2024. 3. Scenarios based on differing assumptions with respect to family types, number of dependents, loan size, income sources and existing liabilities/commitments. 4. Applications that have passed system serviceability test; borrowed with excess capacity reflects applicants above minimal net income surplus. 5. Customer rate includes any customer discounts that may apply. 6. SVR (OO P&I) reflects the advertised reference rate and does not include any customer pricing concessions. 7. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Home loans – savings and repayment buffers

Higher savings and repayment buffers

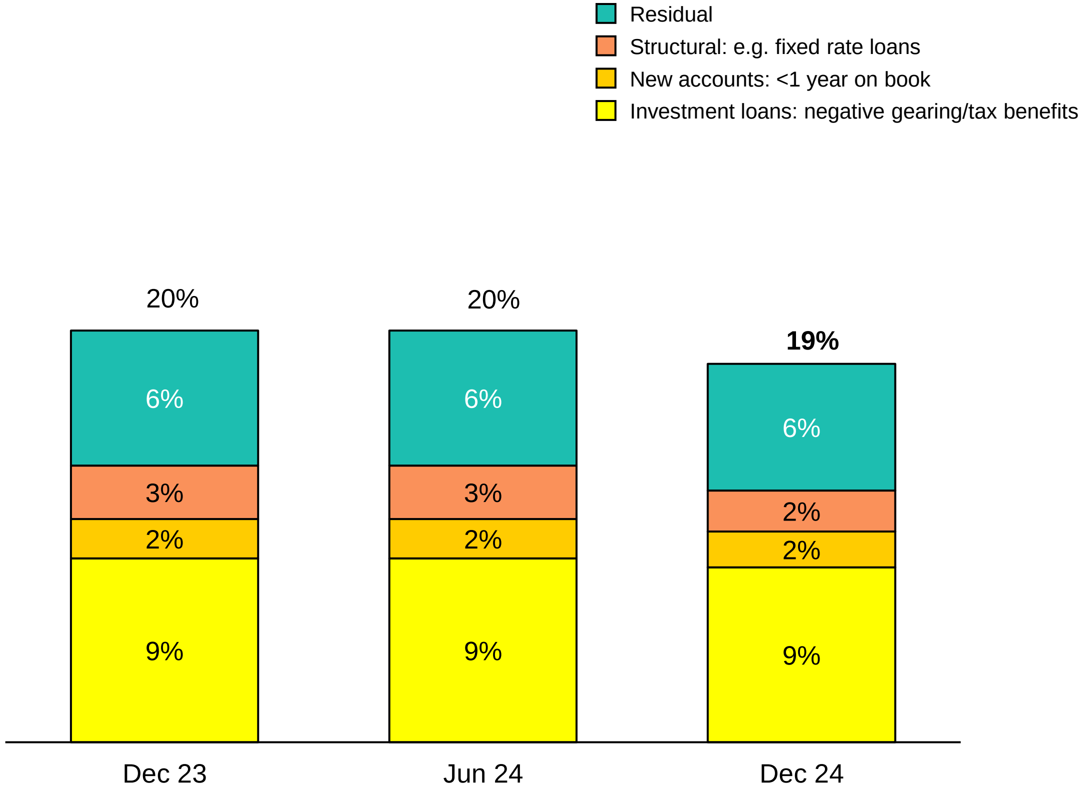
Repayment buffers

Payments in advance[1], % of accounts



Repayment buffers

Payments on time[1], % of accounts



1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. Includes offset facilities, excludes loans in arrears.

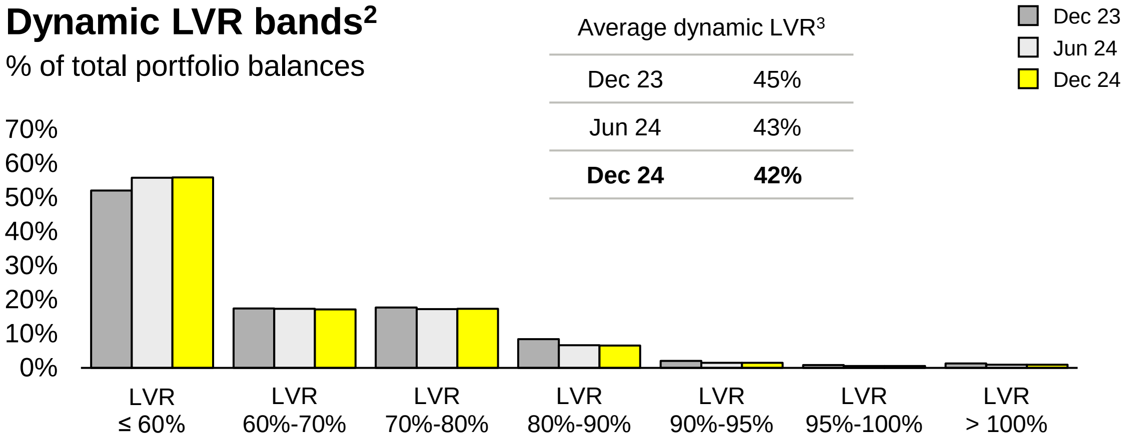
Home loans – portfolio DLVR[1]

Strong portfolio DLVR of 42% – supported by growth in house prices

Dynamic LVR bands[2]

% of total portfolio balances

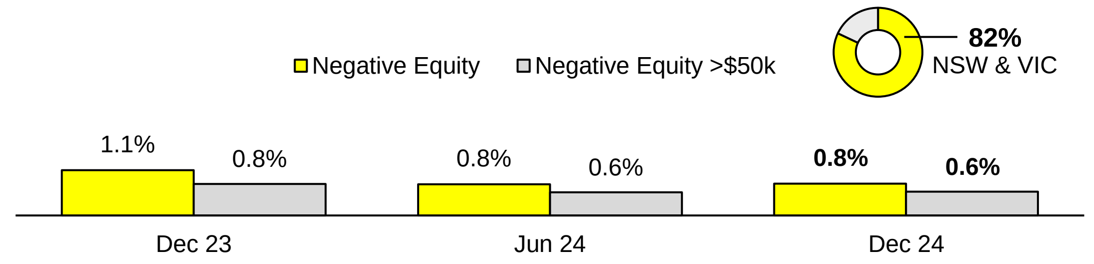
Average dynamic LVR[3]	
Dec 23	45%
Jun 24	43%
Dec 24	**42%**



Negative equity[4]

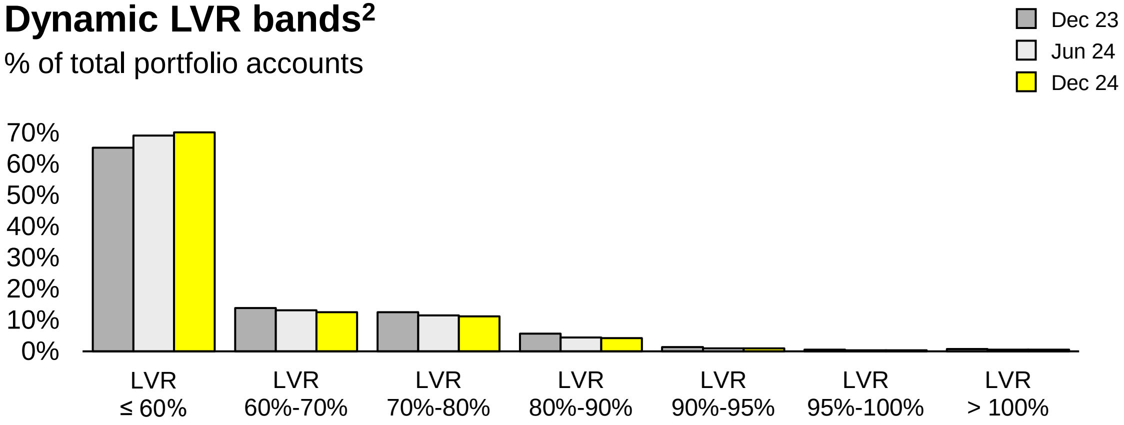
Proportion of balances in negative equity

- 65% of customers ahead of repayments
- 15% of home loans in negative equity have Lenders Mortgage Insurance

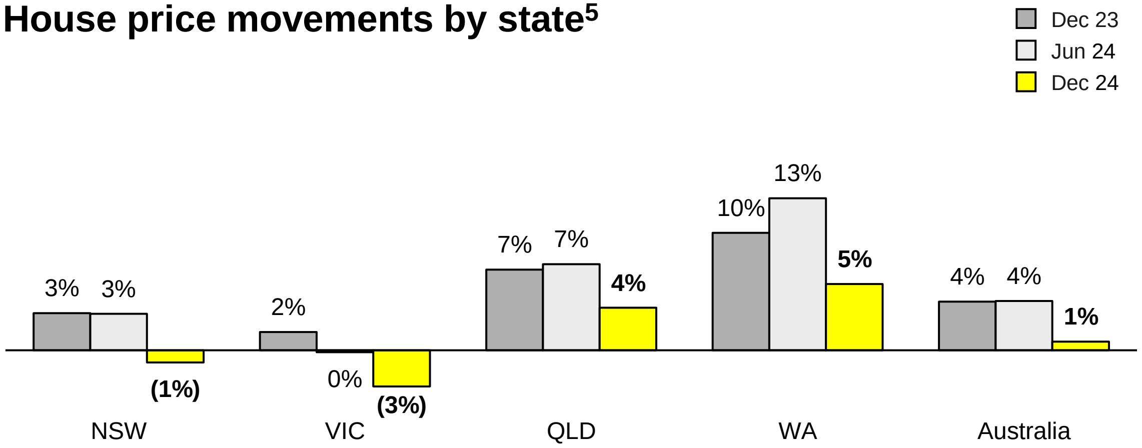


Dynamic LVR bands[2]

% of total portfolio accounts



House price movements by state[5]



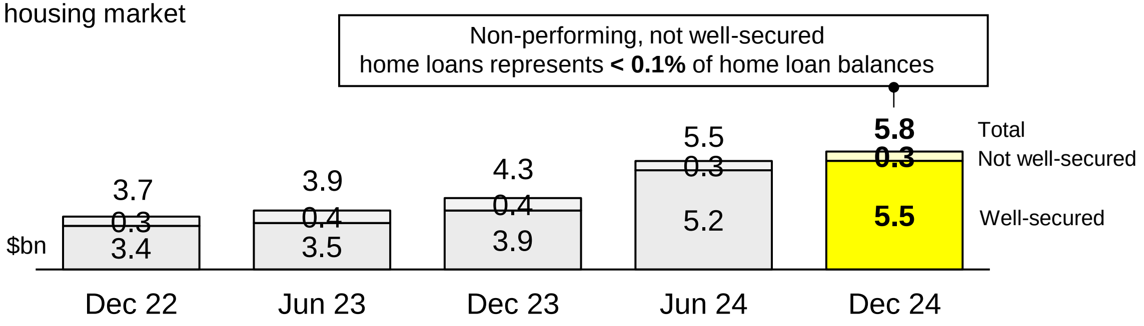
1. CBA including Bankwest. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan. 2. Taking into account cross-collateralisation. Offset balances not considered. 3. CBA including Bankwest, Line of Credit & Reverse Mortgages. Excludes Commonwealth Portfolio Loans and Residential Mortgage Group and Unloan. Average calculations based on collateral grouping. 4. Negative equity arises when the outstanding loan (less offsets) exceeds house value. Based on outstanding balances, taking into account cross-collateralisation and offset balances. CBA updates house prices monthly using internal and external valuation data. 5. Six month change sourced from CoreLogic Home Value Index released 2 January 2025.

Home loans – non-performing loans, losses & insurance[1]

Stable non-performing, not well-secured home loans – portfolio losses remain low

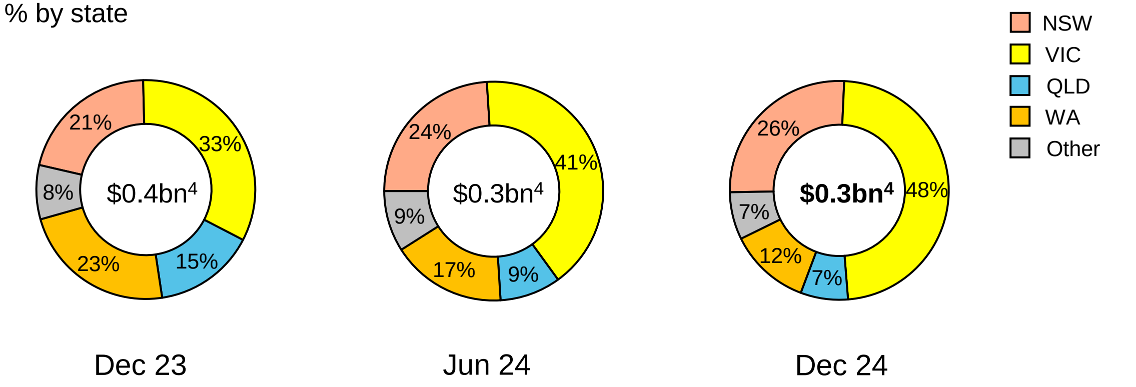
Australian non-performing home loans[2]

Moderate increase in non-performing home loans driven by 90+ arrears and well-secured restructures. Stable non-performing not well-secured home loans underpinned by resilient housing market

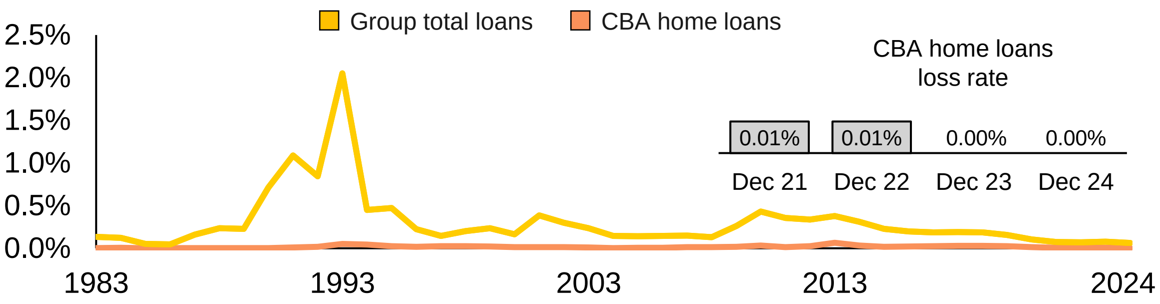


Australian non-performing, not well-secured home loans[2,3]

% by state

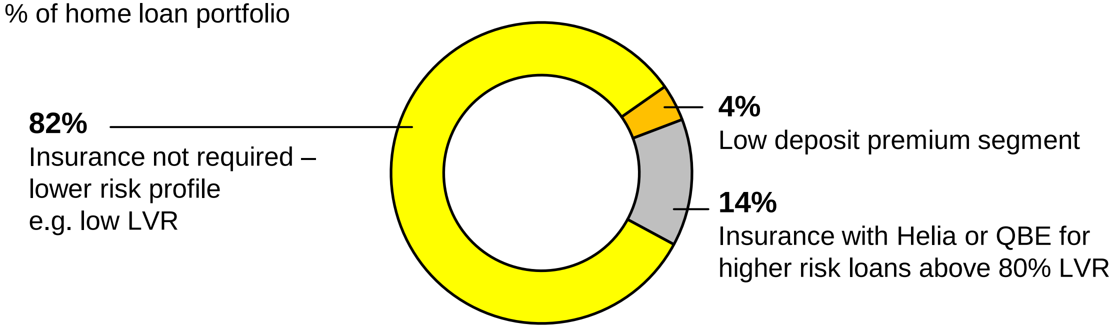


Losses to average gross loans and acceptances (GLAA)[5]



Portfolio insurance profile[3]

% of home loan portfolio



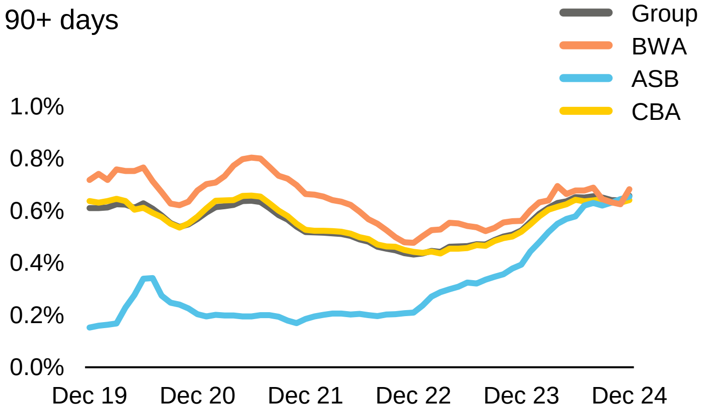
1. CBA including Bankwest. 2. Non-performing exposures are exposures in default as defined in regulatory standard *APS220 Credit Risk Management*. Well-secured home loans are defined as those with LMI or where the fair value of collateral after applying a conservative haircut to the most recent valuation exceeds the estimated future contractual cash flows. Estimated future contractual cash flows includes loan balance, interest and expenses during the resolution period. 3. Excludes Line of Credit, Reverse Mortgage, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.
4. Reflects total Australian non-performing, not well-secured home loans. 5. Bankwest included from FY09.

Home loans – arrears (90+ days)

Higher cost of living continuing to impact some borrowers - arrears broadly stable

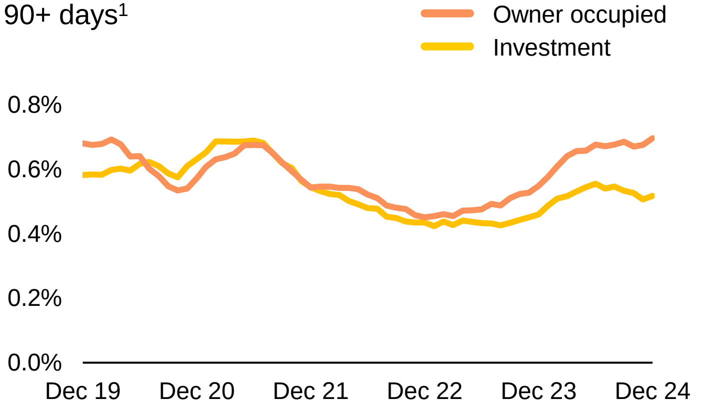
Portfolio

90+ days



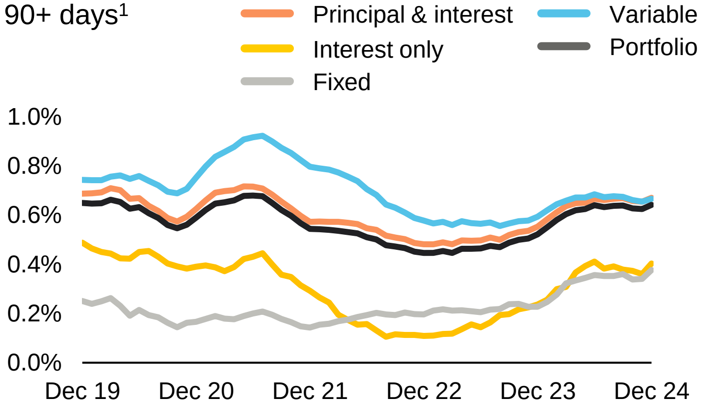
Product

90+ days[1]



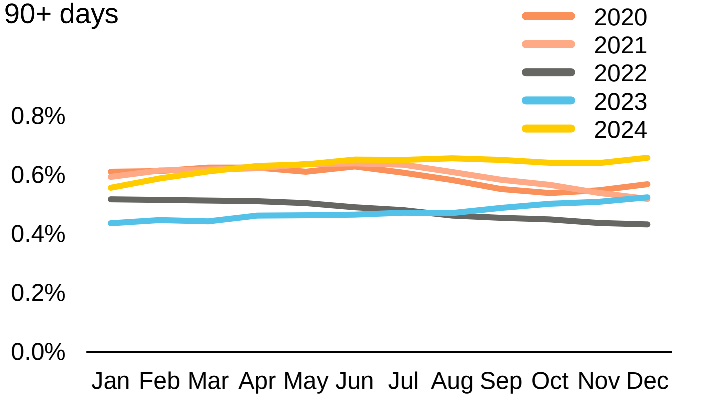
Repayment and interest type

90+ days[1]



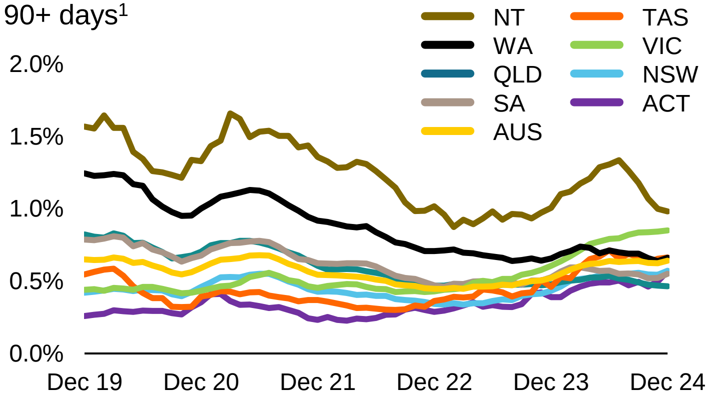
Year

90+ days



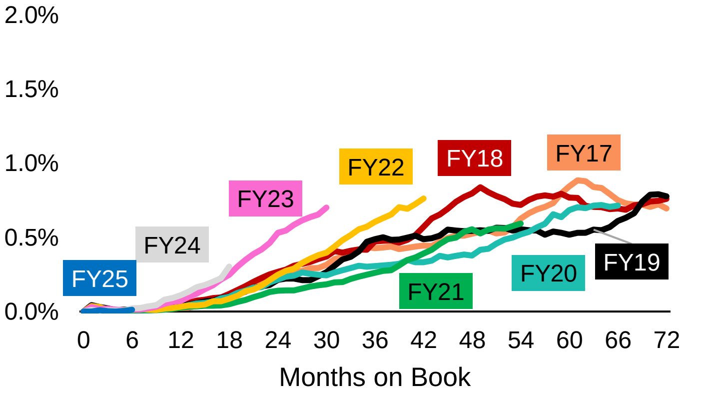
State

90+ days[1]



Vintage

90+ days[1]



1. CBA including Bankwest. Excludes ASB, Line of Credit, Reverse Mortgages, Commonwealth Portfolio Loan, Residential Mortgage Group and Unloan.

Sources, glossary & notes

Sources and notes

Slide 12

1. Initial rollout to 20,000 small business customers from November 2024.
2. CBA won Canstar's Bank of the Year – Digital Banking award for 2024 (for the 15th year in a row). Awarded June 2024.
3. Represents the growth in the total number of customers that have logged into the CommBank app at least once in the month of December 2024 compared to December 2023.
4. Customers who have engaged with a CommBank Yello location since launch in 1H24.
5. Represents the average monthly logins to the CommBank app by CommBank Yello engaged customers, divided by the average logins to the CommBank app by CommBank Yello eligible customers that did not interact with the program. Measured from July 2024 to December 2024.
6. The total number of logins to the CommBank app in the month of December divided by the number of days in the month.
7. Percentage of CommSec domestic equity, including Pocket accounts opened via the CommBank app as a proportion of total CommSec domestic equity, including Pocket accounts opened in 1H25.
8. Number of unique retail offers to customers since launch in 1H24.
9. CommBank Yello has delivered >$80m in cashbacks, discounts and prize draws to customers from November 2023 to December 2024.
10. CBA was awarded both the 'Most Innovative Major Consumer Bank' and 'Best Digital Consumer Bank (Major)' (for the 6th year in a row) by RFI Global's Banking & Finance Awards 2024. Presented June 2024. Award is based on information collected from the RFI Global Atlas research program – feedback from over 80,000 business and/or retail customers January through December 2023.

Slide 13

11. CBA paid 2H24 dividends as at record date to over 825,000 direct shareholders and indirectly to over 13 million Australians through their superannuation as well as returns through shares bought back on-market in 1H25.

Slide 23

1. Includes other short-term liabilities.
2. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion, 30 June 2024 $17.4 billion, 31 December 2023: $15.2 billion and 30 June 2008: $5.4 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
3. Represents long-term wholesale funding as a proportion of total wholesale funding.
4. Represents the Weighted Average Maturity of outstanding long-term wholesale debt with a residual maturity greater than 12 months as at reporting date. WAM and long-term % includes TFF and RBNZ term lending facilities (TFLP) drawdowns where applicable.
5. Maturities may vary quarter to quarter due to FX revaluation.
6. Includes Senior Bonds and Structured MTN.
7. Additional Tier 1 and Tier 2 Capital.
8. Includes RBNZ Term Funding for Lending Programmes.
9. Quarterly average.
10. Indicative weighted senior and covered bond funding costs (excluding Tier 2 costs), across major currencies. Represents the spread over BBSW equivalent on a swapped basis.
11. Includes debt buy-backs and reported at historical FX rates.
12. Short term wholesale funding and other short-term collateral deposits including net collateral received and Vostro balances.

Slide 24

1. CBA data as at 31 December 2024. Peer data based on Regulatory Disclosures as at 30 September 2024. Deposit funding includes central bank and interbank deposits (31 December 2024: $17.7 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
2. Total retail transaction accounts, excluding offset accounts, includes Bankwest.
3. Transactions include non-interest bearing deposits and transaction offsets. Online includes NetBank Saver, Goal Saver, Business Online Saver, Bankwest Hero Saver, Smart eSaver, and Telenet Saver and Easy Saver. Savings and Investments includes savings offset accounts. Presented on a net basis after value attribution to other business units. Prior periods have been restated.
4. Includes at-call interest bearing deposits, term deposits and non-interest bearing deposits. Comparative information has been restated to conform to presentation in the current period.
5. Includes central bank and interbank deposits (December 2024: $17.7 billion, June 24: $17.4 billion and December 2023: $15.2 billion) previously classified as short-term wholesale funding. Comparative information has been restated to conform to presentation in the current period.
6. Includes non-interest bearing deposits and other customer funding.

Sources and notes

Slide 40
1. Percentage growth calculations are based on actual numbers on a non-annualised basis.
2. Source: RBA Lending and Credit Aggregates.
3. Business including select financial businesses. CBA excludes Cash Management Pooled Lending Facilities. Historic CBA balances restated to reflect resegmentation.
4. Source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
5. Source: APRA NFB Deposits, including IB&M.
6. Totals calculated using unrounded numbers.

Slide 41
1. Comparatives have been updated to reflect market restatements.
2. CBA source: RBA Lending and Credit Aggregates. Home lending peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance.
3. System source: APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS).
4. Other household lending market share includes personal loans, margin loans and other forms of lending to individuals.
5. Business including select financial businesses and Cash Management Pooled Lending Facilities.
6. Represents business lending to and business deposits by non-financial businesses under APRA definitions.
7. Represents CommSec traded value as a percentage of total Australian equities markets, on a 12 month rolling average basis.
8. System source: Based upon RBNZ lending by purpose and deposits by sector data. Business and rural lending represents aggregated business and agriculture loans per RBNZ classifications.
9. Series break due to new regulatory definitions set by APRA from 1 July 2019. As a result of this change, market share is not comparable to previous reporting periods. Additional series break from June 2021 relating to restatements.

Slide 50
1. CBA source: RBA Lending and Credit Aggregates, Peer source: Peer APRA Monthly Authorised Deposit-taking Institution Statistics (MADIS) balance divided by RBA Lending and Credit Aggregates system balance. Series break due to new regulatory definitions set by APRA from 1 July 2019. As a result of this change, market share is not comparable to previous reporting periods. Additional series break from June 2021 relating to restatements.
2. Includes internal refinancing, Unloan, Residential Mortgage Group and Bankwest and excludes Viridian Line of Credit.
3. Excludes Bankwest and Residential Mortgage Group.
4. Average home loan return based on $600,000 loan size. Broker returns adjusted for upfront and trail commissions and lower operating expenses, with upper end of range driven by those banks which continue to offer a standard $2,000 cashback offer.
5. Represents the proprietary market share of CBA (excluding Bankwest) for the period July 2024 to September 2024. This estimate is based on ABS Housing Finance new loan commitments and the Mortgage & Finance Association of Australia's quarterly release for new loan commitments settled by the leading brokers and aggregators, which reported a 74.6% share of the mortgage market.
6. CBA including Bankwest.
7. Proprietary home loan applications auto decisioned using an automated credit rules engine in 1H25.
8. 'Days' relates to business days. Application times relate to average time to first decision for applications not auto decisioned for 1H25 (simple and complex applications excluding home seeker).
9. Home loan digital document and signing utilisation for eligible customers in 1H25.
10. Retail home loans settled digitally via PEXA and Sympli in 1H25.

Images

Glossary

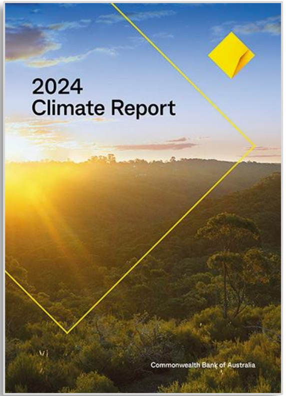
Term	Description
Cash Profit	The Profit Announcement (PA) discloses the net profit after tax on both a statutory and cash basis. The statutory basis is prepared in accordance with the Corporations Act 2001 (Cth) and the Australian Accounting Standards, which comply with International Financial Reporting Standards (IFRS). The cash basis is used by management to present a clear view of the Bank's operating results. It is not a measure based on cash accounting or cash flows. The items excluded from cash profit, such as hedging and IFRS volatility and losses or gains on acquisition, disposal, closure, capital repatriation and demerger of businesses are calculated consistently with the prior year and prior half disclosures and do not discriminate between positive and negative adjustments. A list of items excluded from cash profit is provided on page 3 of the Group's 31 December 2024 PA, which can be accessed at our website: www.commbank.com.au/results
Level 1	CBA parent bank, offshore branches and extended licensed entities approved by APRA.
Level 2	Consolidated banking group including banking subsidiaries such as ASB Bank and CBA Europe N.V.
Corporate Troublesome	Corporate Troublesome includes exposures to corporate customers where profitability is weak and the capacity to meet financial commitments is diminished. These customers are at higher risk of default over the next 12 months.
Credit Valuation Adjustment (CVA)	The market value of the counterparty credit risk on the derivative portfolio, calculated as the difference between the risk-free portfolio value and the portfolio value that takes into account the possibility of a counterparty's default.
Derivative Valuation Adjustments (XVA)	A number of different valuation adjustments are made to the value of derivative contracts to reflect the additional costs or benefits in holding these contracts. The material valuation adjustments included within the CBA result are CVA and FVA.
Funding Valuation Adjustment (FVA)	The expected funding cost or benefit over the life of the uncollateralised derivative portfolio.
High Quality Liquid Assets (HQLA)	As defined by APRA in Australian Prudential Standard APS210: Liquidity. Qualifying HQLA includes cash, government and semi-government securities, and RBNZ eligible securities.
International Capital	The measure is based on the Australian Banking Association publication 'Basel 3.1 Capital Comparison Study' (March 2023), which compares APRA's capital framework, including RBNZ prudential requirements, with the finalised post-crisis Basel III reforms.
Leverage Ratio	Tier 1 Capital divided by Total exposures, expressed as a percentage. Total exposures are the sum of On Balance Sheet items, derivatives, securities financing transactions (SFTs), and Off Balance Sheet items, net of any Tier 1 regulatory deductions that are already included in these items.
Liquidity Coverage Ratio (LCR)	The LCR is the first quantitative liquidity measure that is part of the Basel III reforms. It was implemented by APRA in Australia on 1 January 2015. It requires Australian ADIs to hold sufficient liquid assets to meet 30 day net cash outflows projected under an APRA-prescribed stress scenario.
Main Financial Institution (MFI) share – Retail	MFI share measures the proportion of Banking and Finance MFI Customers that nominated each bank as their MFI. MFI definition: In the Roy Morgan Single Source Survey MFI is a customer determined response where one institution is nominated as the primary financial institution they deal with (when considering all financial products they hold). Peers include ANZ Group (including Suncorp from August 2024), NAB Group and Westpac Group (including St George Group). CBA Group includes Bankwest. Source: Roy Morgan Single Source survey conducted by Roy Morgan, Australian population 14+ (12 month averages to December 2024), excl. unable to identify MFI. Roy Morgan has re-calibrated the results from April 2020 to March 2021 to take into account methodology changes since COVID-19. This has resulted in small differences to some of the previously published figures.
MFI Share – Business	RFI Global Atlas Business MFI Share. Data on a 6 month roll weighted to the Australian business population. MFI Customer Share is the proportion of all businesses with any business banking, that nominate the FI as their main financial institution. Share based on grouped brands as follows: CBA Group includes CBA and Bankwest, ANZ Group includes ANZ and Suncorp from August 2024, NAB Group includes NAB, Westpac Group includes Westpac, St George, BankSA and Bank of Melbourne.

Term	Description
NPS – Consumer	RFI Global Atlas Consumer MFI NPS. Based on Australian population aged 14+ years old rating their likelihood to recommend their MFI. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business	RFI Global Atlas Business MFI NPS. Based on Australian businesses rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Institutional	RFI Global Atlas Institutional $300 million plus Business MFI NPS: Based on Australian businesses with an annual revenue of $300 million or more for the previous financial year rating their likelihood to recommend their MFI for Business Banking. NPS results are shown as a 12 month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Mobile App	RFI Global Atlas Consumer MFI Mobile Banking App NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App used in the last 4 weeks. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Consumer Digital Banking	RFI Global Atlas Consumer MFI Digital Banking NPS: Based on MFI customers rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last four weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 25.7:74.3. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS – Business Digital Banking	RFI Global Atlas Business MFI Digital Banking NPS: Based on MFI customers (turnover below $40m) rating their likelihood to recommend their MFI's Mobile Banking App and/or Online Banking used in the last 4 weeks. Overall Digital NPS is then calculated by weighting Online Banking: Mobile Banking App by a factor of 43:57. NPS results are shown as a six-month rolling average. NPS is reported for each brand, therefore Commonwealth Bank of Australia excludes Bankwest and ASB Banking Group.
NPS & Share Ranks	NPS and MFI Share ranks are based on absolute scores, or simple comparisons of incidences among major banks, not statistically significant differences.
Net Stable Funding Ratio (NSFR)	The NSFR is the second quantitative liquidity measure of the Basel III reforms, in addition to the LCR. It was implemented by APRA in Australia on 1 January 2018. It requires Australian ADIs to fund their assets with sufficient stable funding to reduce funding risk over a one year horizon. APRA prescribed factors are used to determine the stable funding requirement of assets and the stability of funding.
Non-Performing Exposures	An exposure which is in default, meaning it is 90 days or more past-due or it is considered unlikely the borrower will repay the exposure in full without recourse to actions such as realising security.
RepTrak reputation score	RepTrak, The RepTrak Company. Data is collected throughout the quarter and reported at quarter end. The reputation score is a calculation based on four statements measuring esteem, admiration and respect, trust and good feeling towards the organisation; expressed as a score ranging from 0-100 to determine the reputational strength of the company.
Risk Weighted Assets (RWA)	The value of the Group's On and Off Balance Sheet assets are adjusted by risk weights calculated according to various APRA prudential standards. For more information, refer to the APRA website.
Total Committed Exposures (TCE)	Total Committed Exposures is defined as the balance outstanding and undrawn components of committed facility limits. It is calculated post receipt of eligible financial collateral that meets the Group's netting requirements and excludes settlement exposures.
Troublesome & Non-Performing Exposures (TNPE)	Troublesome and non-performing exposures (TNPE) have replaced the Group's previous Troublesome and Impaired assets measures to align with the industry standard measure of Non-Performing. TNPE comprises Non-Performing exposures and Corporate troublesome exposures

Our reporting suite

Committed to transparent reporting

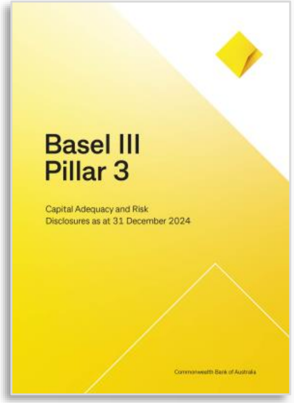
Annual Report



Climate Report

Corporate Governance Statement

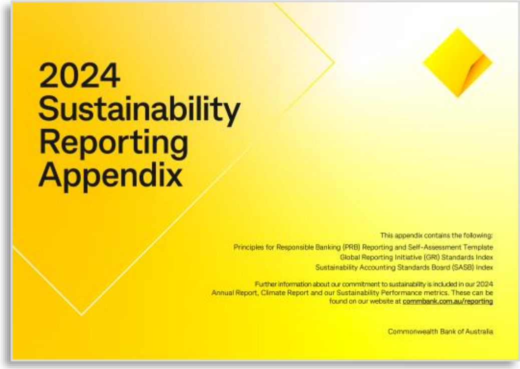
Profit Announcement



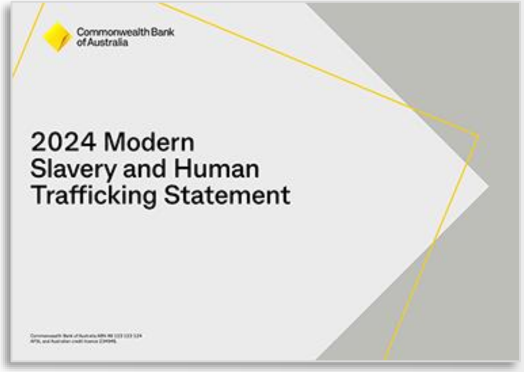
Pillar 3 Report

Investor Discussion Pack

Sustainability Performance Metrics



UN PRB, GRI and SASB reporting



Modern Slavery and Human Trafficking Statement